

Digitized by the Internet Archive in 2007 with funding from Microsoft Corporation









(27)

THE

## CO-OPERATIVE UNION

The 44th Annual

## Co-operative Congress, 1912.

Held in the TOWN HALL, PORTSMOUTH, 27th, 28th, and 29th MAY, 1912.

Edited by A. WHITEHEAD, General Secretary.

## MANCHESTER:

Published by the Co-operative Union Limited, Holyoake House, Hanover Street. HD 1982 1982 1982 1992 1912



PORTSMOUTH TOWN HALL. CONGRESS HALL.





By Permission.]

MUNICIPAL COLLEGE.



By Permission.]

[J. Welch and Sons.



CANOE LAKE.

[J. Welch and Sons.

By Permission.]



SOUTHSEA CASTLE.

STLE.

J. Welch and Sons.

By Permission.]





PORTSMOUTH HARBOUR.





By Permission.]

DICKENS' BIRTHPLACE.

[J. Welch and Sons.





RECEPTION COMMITTEE. 44TH ANNUAL CO-OPERATIVE CONGRESS, 1912.





RECEPTION COMMITTEE. 44TH ANNUAL CO-OPERATIVE CONGRESS, 1912.





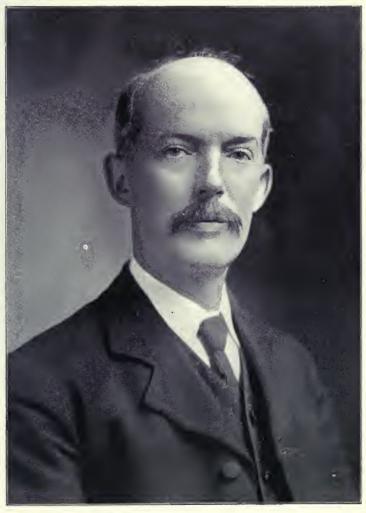
RECEPTION COMMITTEE. 44TH ANNUAL CO-OPERATIVE CONGRESS, 1912.





RECEPTION COMMITTEE. 44TH ANNUAL CO-OPERATIVE CONGRESS, 1912.





Mr. W. Openshaw (London). (Chairman of Congress.)





Mr. George Thorpe, J.P. (Dewsbury). (Vice-Chairman of Congress.)





Mr. A. WHITEHEAD. (General Secretary.)





Mr. F. J. Frankling.
(Chairman, Portsea Island Society, and Chairman of the Congress Reception Committee.)





Mr. H. Elsey (Portsmouth). (Opener of the Congress Exhibition.)





Mr. J. H. Mihell (Portsmouth). (Joint Secretary of the Congress Reception Committee.





Mr. H. J. May. (Joint Secretary of the Congress Reception Committee.)



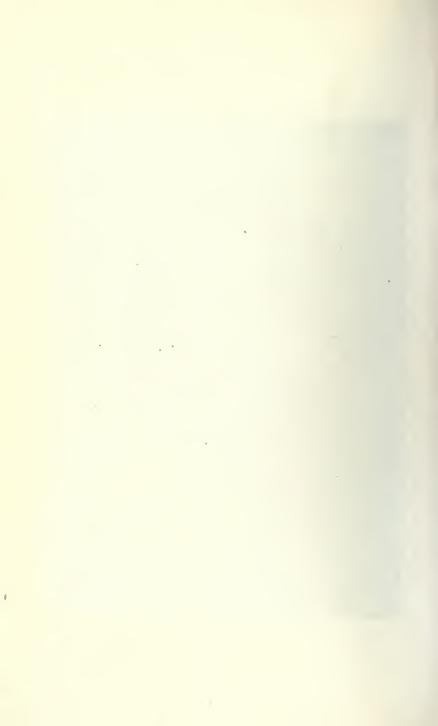


SIR SCOTT FOSTEP.
(Mayor of Portsmouth.)





LADY SCOTT FOSTER. (Maycress.)

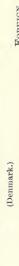




Dr. Karl Renner. (Austria.)

FOREIGN DELEGATES.

















Mr. L. Lucas. (France.)





Mr. H. KAUFMANN. (Germany.)

FOREIGN DELEGATES.





Mr. E. Würfel., (Germany.)

MR. H. PETZOLD. (Germany,)





Dr. H. J. Romeyn. (Holland.)







Mr. A. Pahlman.

Foreign Delegates.







INTERNATIONAL CO-OPERATIVE ALLIANCE.



# -XINDEX. X

## I,-SPEAKERS,

Names, Societies, and Pages where the Speeches occur.

[N.B.—Numbers in ( ) signify the number of times the same name appears on the same page.]

Names.	Societies Represented.	Pages.
Actor, W.S	Nelson4	05.
Allan, J	Central Board (Scottish Sec-	
	tion)9	
Armitage, J. S	Huddersfield	38.
Arnold, G. A	Southwell	35, 473.
Arnold, T. G		13, 433, 460.
Barnes, M.P., G	. NLondon 15	2, 483.
Bentley, W	Bolton4	14, 441, 466.
Bisset, G	Central Board (Scottish Sec-	
	tion)6,	476.
Blair, W. R	Liverpool4	01.
Blair, Mrs. W. F	R4	10, 474, 477, 483.
Blakeborough, S	Burnley 4:	11, 458.
Booth, E	Central Board (North-Western	
	Section)4	35.
Brodrick, T	Co-operative Wholesale Society.4	77.
Brown, Mrs. M.	Edmonton4	09, 440.
Burn, A. C	West London 48	57.
Carr, W. H	Trades Union Congress4	2.
Chappell, R R.	Central Board (Western Sec-	
	tion)9.	
Charter, W. T	Central Board (Southern Sec-	
	tion)3	5, 6, 9, 439, 440.
Clayton, W	Central Board (Northern Sec-	
	tion)1	1, 491.
Clear, M. H	Central Board (Southern Sec-	
	tion)9	
	Bromley4	
Corker, J	Leeds4	09.

ii. Index.

Names.	Societies Represented. Pages.	
Corrie, Mrs. A. E	Coventry409.	
	York402.	
	Central Board (Northern Sec-	
	tion)408.	
Deans, J	Central Board (Scottish Sec-	
,	tion)	
Dimond, J. W	New Brompton399.	
Douse, W. J	Central Board (Midland Sec-	
	tion)38.	
Dudley, W. E	Central Board (North-Western	
	Section)8.	
Elliott, J	Barnsley465.	
Elsey, H	Co-operative Wholesale Society.15.	
Fairbrother, S	Central Board (North-Western	
	Section)	
Flowers, W. H	Ashton-under-Lyne468.	
Forber, W	Bolton	
Forrest, Mrs	Dewsbury457.	
Foster, S. R	Central Board (North-Western	
	Section)3.	
Frankling, F. J	Portsmouth12, 15, 479.	
Fraser, Sir Scott	Mayor of Portsmouth20, 22.	
Gasson, Mrs. M. A	Central Board (Southern Sec-	
,	tion)5.	
Gilbert, W. J	Central Board (South-Western	
	Section)	
Glasse, P	Scottish Co-operative Wholesale	
	Society404.	
Golightly, A. W	Central Board (Southern Sec-	
	tion)	
Goodenough, G	Central Board (North-Western	
Committee Till C	Section)	
Greening, E. U	Central Board (Southern Section)	
O	,	
Gregory, W	Central Board (North-Western Section)	111 195
	467.	414, 420,
Hainsworth A	Central Board (Southern Sec-	
	tion) 10.	
Halstead, R	Co-operative Productive Feder-	
	ation17.	
Hardern, F	Oldham Industrial38.	

Names.	Societies Represented.	Pages.
Hart, J	.St. Helens	
	.Leeds Industrial	408.
	.Birmingham	
	. Parkstone and Bournemouth	470.
	.Stockport	460.
	.Finland	
,	.Rochdale	
	.Pendleton	
	.Central Board (North-Western	
7011110011, 51 TTTTTTT	Section)	
Kaufmann, H	Germany	
	.Leicester District Association.	
	.Aberdeen	
	.Oxford	
	.Co-operative Wholesale Society	
	.France	
	.Central Board (Midland Sec	
	tion)	.3, 8.
McMillan, A	.Pollokshaws	.475.
McTavish, J. M	.Portsmouth	.14.
Maddison, F	.Blackpool Printers	.404, 437, 468.
Mann, A	.Leicester	.476.
Mansbridge, A	.London	.489.
Maxwell, W	International Co-operative	
	Alliance	
May, H. J	.Central Board (Southern Sec	
	tion)	
	.Portsmouth	
Millerchip, W	.Central Board (Midland Sec	
	tion)	
Millington, J	.Birmingham Industrial	.456.
Morris, —	Portsmouth	.18.
Neate, H. D.	Keyworth	.395 (2), 439, 453.
Oliver, J	.Co-operative Insurance Society	7.429.
Openshaw, W	President of Congress	.23, 24-38, 39, 40 (2), 43
		398, 402, 407, 411 (3),
		412, 415, 416, 421, 423,
		431, 436, 440 (2), 451,
		458, 460, 461, 466, 469,
Tul-1	0 1	470, 477, 479.
raniman, A	Sweden	.422.

Names.	Societies Represented.	Pages.
Palmer, J	Central Board (Irish Section)11	
Panther, T	Kettering 455	2.
Park, A	Failsworth41	2.
Pedersen, C	Denmark 41	7.
Penny, J	Sheffield and Ecclesall40	6, 407 (2), 457, 469.
Perry, S. F	Stockport39	4, 404, 453, 463, 471.
Pollitt, J	Central Board (North-Western	
	Section)43	
	Bristol43	7.
Prynne, R. R	Central Board (South-Western	150
D 7	Section)	
	Lee Moor39	
3 ,	Tavistock	4.
rae, w. r	tion), Chairman Education	
	Committee	7, 9, 395, 400, 438, 441-
		452, 458, 460.
Read,	Skipton 41	0.
Redfearn, T	Central Board (North-Western	
	Section)8,	9, 427, 467.
Redfern, S	Central Board (Midland Sec-	
	tion)11	
	Austria	
	Holland	1,
Rowsell, R	Central Board (Southern Sec-	1
Pyon I W A	tion)43Parkstone and Bournemouth47	
	Central Board (Midland Sec-	4.
Baxton, C. A. W	tion)9.	
Sharples, J	Co-operative Insurance Society.40	0. 424.
	Co-operative Wholesale Society.14	
	Middlesbrough39	
	Central Board (Northern Sec-	
	tion)42	9.
Stafford, J. J	Woolwich	5.
	Scottish Co-operative Whole-	
	sale Society17	•
Tawney, M.A., R. H.	48	5.
	Edinburgh St. Cuthbert's40	
	Central Board (North-Western	
	Section)	

INDEX.

Names. Societies Represented. Pages.
Thorpe, GVice-President of Congress20, 21, 22, 23, 39, 474, 479.
Turnbull, W. TDartford437.
Tweddell, TCo-operative Wholesale Society. 400, 402, 406, 407.
Varley, A
Waseige, P France
Wheelhouse, GCentral Board (North-Western Section)
Whitehead, A General Secretary
Wilkie, J. MCentral Board (Scottish Sec-
tion)4, 8.
Wilkins, H. J. ACo-operative Wholesale Society. 17.
Williams, AInternational Co-operative Alliance and Co-operative
- Typewriters437, 439.
Williams, BCentral Board (Southern Sec-
tion)
Wilson, J Scottish Co-operative Whole-
sale Society403.
Wimhurst, Mrs473.
Wing, G. TNational Union of Teachers42.
Wood, E. R Central Board (Western Sec-
tion)4, 7, 9.
Wood, S
Wood, TAuditor Co-operative Union and Co-operative Insurance
Society9, 402, 428.
Wood, W. ECoventry455.
Worley, J. J
Young, AEast of Scotland District Association
Zimmern, M.A., Prof. A. E
, 1211,

## II.—SUBJECTS.

#### ACCOUNTS-

1. Subscriptions from Societies, pp. 615-624.

Ireland, p. 615; Midland Section, pp. 615, 616; Northern Section, pp. 616, 617; North-Western Section, pp. 617-620; Scottish Section, pp. 620-622; Southern Section, pp. 622, 623; South-Western Section, pp. 623, 624; Western Section, p. 624.

2. Summary of Receipts and Expenditure-

Receipts, pp. 625, 626.

Expenditure-

United Board, pp. 627-629.

Sections—Ireland, p. 630; Midland, pp. 630-632; Northern. pp. 633,
634; North-Western, pp. 634-636; Scottish, pp. 636-638; Southern,
pp. 638-641; South-Western, pp. 641, 642; Western, pp. 642, 648.

- 3. Balances, p. 643.
- 4. Banking Account, p. 643.
- 5. Liabilities and Assets, p. 646.
- 6. Hughes Scholarship Fund, p. 644.
- 7. Neale Scholarship Fund, p. 645.
- 8. Holyoake Memorial, p. 647.

AUDITOR (Co-operative Union)—Appointment of, p. 476. Resolution, p. 494.

CENTRAL BOARD OF THE CO-OPERATIVE UNION - -

Luncheon, pp. 11-14.

Speakers—F. J. Frankling, G N. Barnes, M.P., B. Williams, W. Maxwell, J. M. Mactavish, J. H. Mihell, J. Shillito, H. J. May, S. Wood.

Meeting before Congress, pp. 1-11. Resolutions, p. 495.

Subjects Discussed and Speakers-

- 1. General progress, p. 2-E. O. Greening, W T. Charter, W. Millerchip.
- 2. Co-operation in Production, p. 3-S. R. Foster, D. Mc.Innes.
- 3. Farming. p. 4-E. O. Greening.
- 4. Educational Matters, p. 4-J. M. Wilkie, W. R. Rae.
- 5. Co-operators in Parliament, p. 4-J. Johnston, B. Williams.
- National Insurance, p. 4 E. R. Wood, H. J. May, J. Deans, W. T. Charter, R. R. Prynne, E. O. Greening.
- 7. Anti-Credit Committee, p. 5 Mrs. Gasson, B. Williams.
- Memorial to Mr. J. C. Gray, p. 6—B. Williams, W. T. Charter, W. Gregory, G. Bisset, E. R. Wood, S. Fairbrother, J. Johnston, W R. Rae, A. W. Golightly.

Index.

vii.

- Expenses of Congress, p. 7—A. Whitehead, A. W. Golightly (2), J. M. Wilkie, G. Wheelhouse, W. E. Dudley, D. Mc.Innes, T. Redfearn.
- Co-operative Insurance, p. 9 M. H. Clear, E. R. Wood, B. Williams, T. Wood, W. R. Rae, J. Allan, T. Redfearn, C. A. W. Saxton, A. Whitehead, R. R. Chappell.
- 11. Overlapping in Manchester, p. 9-W. T. Charter, W. Gregory.
- Overlapping, Woolwich and Bromley, p. 10—B. Williams, A. Whitchead,
   A. Hainsworth, A. W. Golightly.
- 13. Nomination Case, p. 11-J. Thompson, A. Whitehead.
- 14. Congress of 1914, p. 11—S. Redfern, J. Palmer.
- Meeting during Congress. Resolutions, p. 496. New Board—Members, pp. 44-46.
- Civic Welcome, pp. 20-23—G. Thorpe, Sir Scott Fraser. Vote of thanks to the Mayor, p. 22.
- Concert and Public Meeting, pp. 480-482. Speakers—B. Williams, J. Deans.

#### CONGRESS-

Chairman, Introduction of-G. Thorpe, p. 23.

## Paper Read-

- "The Co-operative Union and the Unification of its Forces," by Mr. W. R. Rae, pp. 441-452.
- Discussion, pp. 452-458. Speakers—T. Panther, H. D. Neate, S. F. Perry, W. Maxwell, W. E. Wood, J. Johnston, J. Millington, A. C. Burn, J. Penny, Mrs. Forrest, R. R. Prynne, S. Blakeborough, G. D. Taylor, T. Higson.

Reply by Mr. Rae, pp. 458, 459, 460.

- Place of next Meeting, p. 476. Resolution, p. 494. Speakers—G. Bisset, J. Kerr.
- Congress of 1914, p. 476. Speakers—A. Whitehead, A. Mann. Resolution, p. 494.

# Proceedings at-

Preliminary, pp. 1-18.

Regular, pp. 19-479.

Resolutions, pp. 492-494.

## Sittings-

First Day, Morning, p. 19. Afternoon, p. 398. Evening, p. 415. Second Day, Morning, p. 424. Afternoon, p. 441. Third Day, Morning, p. 466.

Co-operative Societies—Returns of Trade, pp. 498-595.

#### DEPUTATIONS-

- 1. Foreign Representatives, p. 40. Evening Session, p. 415.
- 2. Trades Union Congress, p. 42.
- 3. National Union of Teachers, p 42.
- 4. International Co-operative Alliance, p. 43.

### EDUCATIONAL SESSION, pp. 485-490.

Speakers—E. Booth, R. H. Tawney, M.A., A. Mansbridge, W. Clayton, Miss J. P. Madams.

#### EXCURSIONS-

To Bournemouth and Brighton-pp. 490, 491.

#### EXHIBITION-

Opening Ceremony, pp. 14-18.

Addresses—H. Elsey, F. J. Frankling, B. Williams, H. J. A. Wilkins, R. Halstead, R. Stewart, — Morris.

## GREETINGS -

Foreign Countries, p. 40.

Sons of Temperance, p. 436.

Independent Labour Party, p. 431.

# INAUGURAL ADDRESS, pp. 24-38.

Vote of Thanks, p. 38—F. Hardern, W. J. Douse, J. Shillito, G. Thorpe. Reply—W. Openshaw, p. 39.

# INTERNATIONAL SESSION, p. 415.

Speakers-W. Openshaw, A. Whitehead.

Austria-Dr. K. Renner, p. 416.

Denmark-Mr. C. Pedersen, p. 417.

Finland-Mr. A. Hyttinen, p. 418.

France-Mr. L. Lucas, p. 419.

France-Mr. P. Waseige, p. 420.

Germany-Mr. H. Kaufmann, p. 421.

Holland—Dr. H. J. Romeyn, p. 422.

Sweden- Mr. A. Pählman, p. 422.

#### PRESENTATIONS-

To the Mayor of Portsmouth, p. 22.

To President of Congress, p. 478.

To Vice-President of Congress, p. 478.

To Opener of Exhibition, pp. 16, 17.

To Chairman at opening of Exhibition, pp. 16, 17.

INDEX.

ix.

### PRODUCTIVE SOCIETIES - Returns of Trade, pp. 596-614.

REPORT OF THE CENTRAL BOARD (including Summarised Report of Women's Co-operative Guild). Subjects and Appendices, pp. 47-393.

- 1. General Progress of our Movement, p. 47. Appendix I., pp. 132-134.
- 2. Wholesale Societies, pp. 48, 49.
- 3. Distributive Co-operative Societies, p. 49.
- 4. Co-operative Production, pp. 49, 50.
- 5. Farming by Co-operative Societies, p. 51. Appendix II., pp. 135-137.
- 6. Agricultural Supply and Distribution, pp. 51, 52.
- 7. Small Holdings and Allotments, p. 52.
- 8. Co-operative Insurance, pp. 52, 53.
- 9. Journals of the Movement, pp. 53, 54.
- 10. New Societies Registered in 1911, p. 55. Appendix III., pp. 138-148.
- Societies Dissolved or Amalgamated in 1911, p. 56. Appendix IV., pp. 149-153.
- 12. Societies Affiliated to the Co-operative Union, during 1911, p. 57.
- 13. Societies which have withdrawn during 1911, p. 57.
- 14. Summary of Members, p. 58.
- 15. The United Board, p. 58.
- 16. The Office Committee, p. 59.
- 17. Committees of the Union, p. 59.
- 18. Committee on Education, pp. 59-70. Appendix V., pp. 154-166.
- 19. Joint Propaganda Committee, p. 70.
- 20. Joint Parliamentary Committee, p. 71-80.
- 21. Joint Exhibitions Committee, p. 81.
- 22. Joint Committee of Trade-unionists and Co-operators, pp. 82-86.
- 23. Co-operative Defence Committee, p. 86.
- 24. Committee on Credit Trading, pp. 87-92.
- 25. Rules of the Union, p. 92.
- 26. Honorary Members, p. 92.
- 27. Deceased Members of the Board, p. 93.
- 28. Reports of the Sections, pp. 94-98.
- 29. Receipts and Expenditure, p. 99.
- 30. Contributions from Societies, p. 100.
- 31. Invested Funds, p. 101.
- 32. New Central Premises, p. 101.
- 33. New Publications, p. 102.
- 34. Co-operative Insurance, pp. 102-104.
- 35. Expulsion of a Society, pp. 104-110.
- 36. Overlapping, Bromley and Woolwich Societies, pp. 110-120.

x. Index.

- Agricultural Co-operation and its Relation to Distributive Co-operative Societies, p. 120.
- 38. Nomination Case, p. 121.
- 39. Sickness Agreements, p. 123.
- 40. The Shops Act, 1912, p. 123.
- 41. Oriel College Scholarships, p. 123.
- 42. The Blandford Memorial, p. 124.
- 43. The Consett Disaster, p. 125.
- 44. Foreign Congresses, p. 125. Appendix VI., pp. 167-177.
- 45. The Trades Union Congress, p. 125. Appendix VII., pp. 177-179.
- 46. The National Union of Teachers, p. 126.
- 47. The Women's Guilds, p. 126 Appendix VIII., pp. 179-195.
- 48. The International Co-operative Alliance, p. 126. Appendix IX., pp. 196-198.
- 49. The Hodgson Pratt Memorial Limited, p. 127.
- 50. The Congress of 1913, p. 127.
- 51. The Congress of 1914, p. 128.
- 52. Deceased Co-operators, p. 128.

## DISCUSSION ON THE REPORT, pp. 394-479.

The late Mr. J. C. Gray, p. 39-W. Openshaw. Resolution, p. 492.

The new General Secretary, pp. 40, 411—W. Openshaw, A. Whitehead. Resolution, p. 493.

Progress of the Movement, p. 394—E. O. Greening, S. F. Perry.

Membership of the Union, p. 395-H. D. Neate, A. Whitehead, A. Varley.

Committee on Education, p. 395—W. R. Rae, J. J. Worley, T. J. Henson, J. W. Dimond, Clark Smith, J. Pryor, J. Sharples, A. Young. Resolution, p. 492.

Industrial and Provident Societies (Amendment) Bill, p. 460-T. Tweddell, A. Whitehead, F. Jennings, W. R. Blair, J. J. Coulson. Resolution, p. 492.

National Insurance, p. 402—T. Wood, J. Wilson, J. J. Worley, F. Maddison, J. Hart, P. Glasse, S. F. Perry, W. S. Acton, G. Goodenough, J. Penny, T. Tweddell.

Protest Against Sugar Convention, p. 407—T. Tweddell, G. D. Taylor. Resolution, p. 492.

Co-operative Wholesale Society and Durham Miners, p. 407—J. Penny, A. Whitehead.

Joint Committee of Trade-unionists and Co-operators, p. 408—T. A. Healey, J. Davison, J. Corker, B. Williams, Mrs. A. E. Corrie.

Committee on Credit Trading, p. 409—T. J. Henson, W. J. Gilbert, Mrs. M. Brown, Mrs. W. R. Blair, —. Read.

Honorary Members, p. 411-W. Openshaw. Resolution, p. 493.

Memorial to the late J. C. Gray, p. 411-W. Gregory. Resolution, p. 493.

Index. xi.

Irish Credit, p. 412-J. Pryor.

Boundaries, p. 412-T. J. Henson, A. Park, W. Openshaw, A. Whitehead.

Uniform Rules for District Associations, p. 413-W. Gregory.

Lantern Slides, p. 413-Mr. Clements.

Overlapping, p. 413 T. G. Arnold, A. Whitehead.

Secretarial Conferences, p. 413-A. Varley.

Receipts and Expenditure, p. 414-G. Carter, A. Whitehead.

Congress Expenses, pp. 414, 469—A. Whitehead, J. Penny.

New Rules — Subscriptions to Union, pp. 414, 460 – F. Maddison, T. Redfearn, W. H. Flowers, T. G. Arnold, W. Forber, B. Williams, S. F. Perry, J. Pryor, J. Pollitt, G. A. Arnold, J. Elliott, W. Bentley, J. Jackson, W. Gregory (2).

Co-operative Insurance, p. 424—J. Sharples, W. Gregory, E. O. Greening, F. Jennings, T. Redfearn, T. Wood, J. Smith, J. Oliver, S. Kemp, J. Shillito.

Overlapping, Woolwich and Bromley, p. 431—R. Rowsell, A. W. Golightly, T. G. Arnold, J. J. Stafford, B. Williams, G. D. Taylor. Resolution, p. 493.

Agricultural Co-operation. Resolution, p. 493.

The Nomination Case, p. 437—A. Varley, A. Whitehead, A. Williams, F. Maddison.

Sickness Agreements, p. 437-W. T. Turnbull.

University Education, p. 437—S. Pope, A. Whitehead, J. S. Armitage, E. King, W. R. Rae, A. Young, G. Goodenough, J. Pollitt.

National Union of Teachers, p. 439-H. D. Neate, G. Goodenough.

International Alliance, p. 439- A. Williams.

Hodgson Pratt Memorial, p. 439-W. T. Charter, Mrs. M. Brown.

Deceased Co-operators, p. 440—W. Openshaw.

Minimum Wage, p. 470—R. Hibberd, S. F. Perry, G. Goodenough, G. A. Arnold, Mrs. Wimhurst, F. Jennings, Mrs. W. R. Blair, J. W. A. Ryan, G. Thorpe. Resolution, p. 494.

Rise in Prices of Commodities, p. 475—A. McMillan, A. Young. Resolution, p. 494.

#### REPORTS OF THE SECTIONS-

1. Ireland-pp. 199-201.

Report of the Irish Conference Association; p. 201.

2. Midland Section, pp. 202-226.

.Sectional Board, pp. 202-207.

District Associations—Northampton and Earls Barton, p. 208; Kettering and Wellingborough, p. 210; Leicester, p. 212; Coventry, p. 213; Birmingham, p. 215; Stafford, p. 217; Derby, p. 218; Nottingham, p. 220; Lincoln, p. 222.

3. Northern Section, pp. 227-246.

Sectional Board, pp. 227-235.

District Associations—North Northumberland, p. 235; South Northumberland, p. 236; Cumberland and Westmorland, p. 237; West Durham and South Northumberland, p. 239; East Durham, p. 240; South Durham, p. 241; South Durham and North Riding of Yorkshire, p. 243.

4. North-Western Section, pp. 247-291.

Sectional Board, pp. 247-260.

District Associations - Airedale, p. 261; Bolton, p. 262; Calderdale, p. 264; Cheshire and North Wales, p. 265; Dewsbury, p. 267; East Yorkshire, p. 269; Huddersfield, p. 270; Macclesfield, Crewe and District, p. 272; Manchester, p. 276; North-East Lancashire, p. 278; North Lancashire, p. 279; North Lonsdale, p. 280; Oldham, p. 282; Rochdale, p. 284; Rossendale, p. 285; South Yorkshire, p. 287.

5. Scottish Section, pp. 292-343.

Sectional Board, pp. 292-298.

District Associations—Ayrshire, p. 303; Border Counties, p. 307; Central, p. 311; East of Scotland, p. 314; Falkirk, p. 319; Fife and Kinross, p. 322; Forfarshire, Perthshire, and Aberdeenshire, p. 327; Glasgow and Suburbs, p. 332; Renfrewshire, p. 337; Stirling, West of Fife, and Clackmannan, p. 340.

6. Southern Section, pp. 344-367.

Sectional Board, pp. 344-348.

District Associations—North Metropolitan, p. 349; South Metropolitan, p. 350; Kent p. 352; Sussex, p. 354; Hants., p. 356; Wilts. and Dorset, p. 357; Oxford and Bucks., p. 359; Cambridge and Bedford, p. 360; Norfolk, p. 362; Essex and Suffolk, p. 364.

7. South-Western Section, pp. 368-380.

Sectional Board, pp. 368-370.

District Associations—Bristol and Somerset, p. 371; Devon, p. 374; Cornwall, p. 377.

8. Western Section, pp. 381-393.

Sectional Board, pp. 381-384.

District Associations—Gloucester and Hereford, p. 384; Brecon, Monmouth, and East Glamorgan, p. 386; West Wales, p. 389; Mid-Glamorgan, p. 391.

REPORTS OF SECTIONAL EDUCATIONAL COMMITTEES' ASSOCIATIONS-

Midland, p. 224; Northern, p. 245; North-Western, p. 289; Scottish, p. 299; Southern, p. 365; South-Western, p. 379.

RESOLUTIONS OF CONGRESS, pp. 492-494.

STUDENTS' FELLOWSHIP, pp. 484-485.

Index. xiii.

SUNDAY SERVICES, pp. 482-484.

Speakers - W. Lander, Mrs. Blair, G. N. Barnes, M.P.

Tellers, p. 44—W. Millerchip, T. Thompson, J. Lowe, A. Purdie, W. T. Charter, A. Bullock, W. H. Bryant. Resolution, p. 492.

THANKS, VOTES OF-

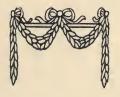
General, p. 477 – Mrs. W. R. Blair, F. J. Frankling.
Special, p. 477 – T. Brodrick, B. Williams, J. Shillito.
Reply, p. 478 – W. Openshaw, G. Thorpe.

#### Women's Guilds-

I. England and Wales-Summary of Report, pp. 179-185.

II. Scotland—Summary of Report, pp. 186-194.

III. Ireland-p. 195.



# List of Delegates and Representatives Present at the Congress.

#### (1) Representatives of other Countries.

Austria. - Co-operative Union and Co-operative Wholesale Society: Dr. Karl Renner.

DENMARK Co-operative Union .- Messrs. H. K. Nielsen and C. Pederson.

FINLAND.—Co-operative Union and Co-operative Wholesale Society: Messrs. P. Aakula, Hyttinen, and J. Pelkonen.

France.--Co-operative Wholesale Society (Socialiste): Messrs. Lucas and Waseige.

Germany.—Union of German Distributive Societies: Mr. H. Kaufmann. Co-operative Wholesale Society: Messrs. H. Petzold and E. Würfel.

Holland.—Netherlands Co-operative Union: Dr. H. J. Romeyn and Mr. H. Van der Mandere. Sweden.—Co-operative Union: Mr. A. Páhlman.

#### (2) Representatives from other Bodies, &c.

International Co-operative Alliance-Mr. W. Maxwell and Mr. A. Williams.

TRADES UNION CONGRESS .- Mr. W. H. Carr.

NATIONAL UNION OF TEACHERS,-Messrs, T. H. Pope and C. T. Wing.

LABOUR DEPARTMENT, BOARD OF TRADE .- Mr. J. J. Dent.

REGISTRY OF FRIENDLY SOCIETIES .- Mr. G. T. Knecht.

# (3) Members of the Central Board, other than those delegated by Societies.

Midland Section.—Messis. D. Bailey (Smethwick), G. Bastard (Leicester), J. Butcher (Rugby), S. Butler (Long Eaton). W. J. Douse (Nottingham), J. Langley (Kettering), D. Mc.Innes (Lincoln), W. Millerchip (Walsall) F. Rankin (Derby), S. Redfern (Burton-on-Trent), C. A. W. Saxton (Worcester), and E. L. Griffiths (Hon. Member)

NORTHERN SECTION.—Messrs. J. Davison (Bedlington), S. Galbraith (Durham), J. Murdoch (Workington), W. R. Rae (Sunderland), W. Scott (Blaydon), J. Smith (Middlesbrough), T. Thompson (North Shields), and W. Clayton (Secretary).

North-Western Section.—Messrs. E. Booth (Thongsbridge), W. Dewhurst (Colne), J. Dickinson (Ulverston), W. E. Dudley (Runcorn). S. Fairbrother Bolton), S. R. Foster (Bingley), G. Goodenough (Castleford), J. Greenwood (Hebden Bridge), W. Gregory (Preston), J. Johnston (Manchester), J. E. Kilburn (Dewsbury), J. Lowe (Crewe), J. Morrell (Bradford), J. Pollitt (Eccles), T. Redfearn (Heckinondwike), J. Shepherd (Haslingden), H. Stuttard (Oldham), J. Thompson (Ashton), G. Wheelhouse (Barnsley), B. Woolfenden (Rochdale), and J. Bradshaw (Secretary).

Scottish Section.—Messrs. J. Allan (Glasgow), G. Bisset (Aberdeen), J. Deans (Kilmarnock), J. Lucas (Shettleston), D. McCulloch (Glasgow), J. Patterson (Burntisland), A. Purdie (Edinburgh), J. M. Wilkie (Greenock), and G. Wilson (Bannockburn).

Southern Section.—Messrs. W. T. Charter (Cambridge), M. H. Clear (Sheerness), S. Foulger (Ipswich), Mrs. M. A. Gasson (London, W.), Messrs. A. W. Golightly (Stratford), A. Hainsworth (Woolwich), R. Rowsell (Reading), B. Williams (Letchworth), E. O. Greening (Hon. Member), H. Vivian (Hon. Member), and H. J. May (Secretary).

South-Western Section.—Messrs. A. Bullock (Bedminster), W. J. Gilbert (Plymouth), R. R. Prynne (Darite), C. Vaughan (Plymouth), and H. Westbury (Bridgwater).

Western Section.—Messis. W. H. Bryant (Blaenavon), R. R. Chappell (Gloueester), J. R. Davies (Swansea), L. W. Richards (Blaina), and E. R. Wood (Ton Pentre).

GENERAL SECRETARY .- Mr. A. Whitehead.

Assistant Secretary .- Mr. T. Horrocks.

AUDITOR .- Mr. T. Wood.

## (4) Delegates from Societies and Conference Associations.

NAME OF SOCIETY,	DELEGATES.
1 Aberdare 2 Aberdeen Northern 3 Abergavenny 4 Abersychan and Talywain 5 Accrington and Church 6 Airedale Worsted (Bradford). 7 Alcester 8 9 Aldershot 10 Alloa 11 Alltwen and Pontardawe 12 Alton 13 Andover 14 Andrews Watch Manufacturing 15 Annesley Woodhouse 16 Annfield Plain 17 Ashford 18 Ashington Industrial 19 Ashton-under-Lyne 20 Aspatria Industrial	Protheroe, G. R. Prowle, J. Ferries, J. Keir, J. Morrison, R. W. Beard, S. T. Cotton, H. D. Evans, T. Franklyn, T. Brownbill, G. Brownbill, W. Clough. N. Chatterley, Mrs. A.J. Chatterley, Mrs. A.J. Cund, E. Davis, B. W. Davis, W. Waterford, J. Thomson, W. Wilson, D. Price, D. Smith, G. Thomas, G. Go-smark, J. S. Mills, E. A. Quinton, E. Andrews, W. Varnham, W. Bates, R. Shorten, J. Smith, W. H. Armstrong, C. Lowrey, T. Flowers, W. H. Harrison, T. Thompson, Mrs. J. Turner, A. Berwick, W.
21 Avalon Boot and Shoe (Rothwell) 22 Avonbank 23 Aylesbury	Johnston, J. H. Thompson, G. A. Tebbutt, F. Young, R. Ryder, E.
24 Bamfurlong 25 Banbury  ""  26 Bannockburn  27 Barnsley  ""  ""  ""  ""  ""  ""  ""  ""  ""	Parkinson, J. A. Bennett, T. H. Bennett, Mrs. T. H. Cooke, H. J. Eaves, G. W. McKenna, T. Cauldwell, J. Dutson, W Elliott, Mrs. M. H. Haywood, E. Horne, J. H. Jones, S. Penlington, R. N. Senior, J. Siddons, J. Smith, A. Waller, R. P. Wheelhouse, Mrs. G.

27	Barnsley	Whitham, C. E.
	,,	Wroe, A. J. Scott, T., jun. Evans, F. W.
	Barrhead	Scott, T., jun.
29	Barrow-in-Furness	Evans, F. W.
	44	Goodall, F. H.
	***************************************	Marsh, W.
	,,,	Ridge, J.
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Walker, A.
30	Barry and District	Chivers, F.
	Barwell	Geary, G.
	95	Hincks, E.
82	Basingstoke	Dudman, W.
	95	Ellingham, T. J.
33	Batley	Barratt, R.
	33	Parr, T. S.
	35	Taylor, J.
	39	Waterworth, W. H.
34	Bedford Progressive	Howard, H.
35	Bedlington	Caine, J.
		Wile, R. B.
	Beeston	Uttley, Mrs. S. J. Farrell, H.
37	Belfast	Farrell, H.
	,,	Fleming, R.
	39	Moore, T.
		Pock, G.
38	Bellshill and Mossend	Floyd, W.
		Paterson, J.
	Berkhamstead	Green, G. R.
40	Bingley	Foster, Mrs. S. R.
	,,	Greenwell, T.
	11	Hartley, W.
		Laycock, T.
	250	Oddy, R.
41	Birkenhead	Crowther, G. Gresty, W B. Howard, Mrs. E.
	33	Gresty, W B.
	19	Howard, Mrs. E.
40	Dishanakan	Read, W.
42	Birkenshaw	Hopkinson, J.
40	Disminsham Industrial	Inman, J.
40	Birmingham Industrial	Hastings, A.
	**	Henson, T. J.
		James, H. W. Lewis, J. H.
	,,	Millington, J.
	,, ,,	Morley T C
	,,	Savage W H
	99 99 000000000000000000000000000000000	Morley, T. C. Savage, W. H. Sherry, W. E.
	,,	Siddons. F.
	99 99 000000000000000000000000000000000	
44	Printers	Sobey, F. Bruff, F. H.
45	Birstall	Godfrey, A. Rhodes, W. Rhodes, Mrs. W.
	45	Rhodes, W.
	**	Rhodes, Mrs. W.
46	Birtley Listrict	
	11	Mackey, W. T.
	,,	Peel, R.
		Robson, T.
47	Bishop Auckland	Brown, R.
	,,	Clough L.
	1)	Elliott, J. W.
	99	Gittins, R.
	75 ******* ****************************	Kidd, W.
	***************************************	Liddle, E.
0.00	Dischaum Deienfield	Peacock, J.
48	Blackburn—Daisyfield	Holland J.
40	Crimchan Dark	North, J.
49		Fryars, J.
50	" Industrial	Latus, G.
90	,,	Croasdale, R. Gillibrand, R. A.
	91 99	Omnorand, Iv. A.

50 Blackburn I	ndustrial	Sharples, Mrs. J.
51 Blackpool		Robinson, T.
",		Stopford, J. P. Williams, F. A.
52 ,, Pr	rinters	Maddison, F.
		Godfrey, S.
***		Morgan, E.
>1		Pearson, J. Rogers, T.
54 Blaina		Athay, F.
		Baylis, J.
		Baylis, G. Beddoe, M.
		Cottle, A. J.
11		Davies, D.
**		Evans, A.
,,		Evans, T. Jeffreys, J.
,,		Lloyd, J. D. Pembro, T. R.
mm 701, 17		Pembro, T. R.
55 Blaydon-on-	Tyne	Lindsay, J. Turner, W.
56 Boldon Inda	nstrial	Hunter, D.
11		Lawson, G.
57 Bolton		Benson, T.
		Bentley, W. Bentley, Mrs. W.
,,		Birch, W.
		Forber, W.
		Heaton, W. Holden, J. B.
11		Holden, J. R. Holden, Mrs. J. R.
		Hughes, J. T.
		Lawson, J. W. Marfleet, E. G.
		Morris, E. J.
. ,,		Shepherd, T.
58 Boston		Arnall, R. B.
59 Bradford, C	ity of	Stow, C. Baldwin, J.
11	,,	Banks, T.
13	,,	Barrett, W.
"	,,	Bennett, C. Bennett, Miss E. M.
"	,,	Bennett. J.
31	,,	Breare, J. W.
"	,,	Broscombe, J. Cockshott, T. E.
"	,,	Denman, F.
11	,,	Hey, J.
22	,,	Hey, Mrs. J. Hodgson, H.
17	,,	Lambert, Mrs. H.
1)	,,	Morrell, Miss E.
91	,	Oldfield, Miss C. Senior, J.
"	,,	Sugden, Mrs. M.
11	,,	Tate, B.
60 C	ship short large	Wright, Mrs. M.
	abinetmakers	Sugden, J. Maddison, W.
		Maddison, W. Whiteley, S.
62 Bridgwater		Dignt, G.W.
63 Brighouse		Ogden, W. H.  Aspinall, A
"		Eastwood, H.
"		Ibbetson, C. H.
"		Morris, J. Rukin, E. E.
99 199		Wright, G. A.

64 Brighton			Barnden, J.
-			Batts, J.
11			
99			
11			
11			Hussey, T.
11			William NV A
.17			
65 Brightsid	e and Carbroc	k	Bedford, A. H.
	19		Bedford, Mrs. A. H.
91			
99	99		
11	33		
91	- 11		
	11		Forster, J. E.
11			Hawkins, J
99	11		
- 11	11		
31	19		Knott, E.
11	99		Mellor, F. H.
9.9	91		Menor, F. n.
**	11		Simpson, R.
11	11		.: Stokes, F.
00 70 1 11	29		
66 Bristol			
99 **			Pope, H. J.
11			Pope, H. J. Pope, Mrs. H. J.
			Pope, S. C.
19 **			Your T
., .,			
			Whitehead, S.
67 Bromley	and Cravs		Barnes, W.
or Bronney	and Crajs		
99			
11		,	Parsons, M.
11			Santer, J. R.
			Sunmen W T
11			
. 11			wood, C. F.
68 Buckfast	leigh		Fawcett, E.
			Hoare, M.
69 Bulwell.			
09 Bulwell.			
11 .			
70 Burnley.			Adlum, Mrs. E. A.
"			
11 .			Crabtree, A.
11			
**			
11 .			
19 .			Isherwood, W.
11 .			Marshall, G.
,, ,			
m1 11 °C			
		ufacturing	
73 Burslem			Hayward, F.
,			
T4 Durates a			
74 Burton-o			Mann, R. W.
9:			Mann, Mrs. R. W.
11			Shears, E.
75 Bury			
10 2413			
11		***********************	Schoffeld, W.
	ss and Eblev		Bennett, J.
76 Cainsero			Deline Co, O.
		7	Hill, B. S.
77 Calderda	le Clog Sundi	ies	Hill, B. S. Bentley, J. W.
77 Calderda	le Clog Sundi	ies	Bentley, J. W. Burton, H. A.
77 Calderda	le Clog Sundi	ies	Bentley, J. W. Burton, H. A.
77 Calderda 78 Cambrid	le Clog Sundi	ies	Bentley, J. W. Burton, H. A.
77 Calderda 78 Cambrid	le Clog Sundi	ries	Bentley, J. W. Burton, H. A. Meaden, G. R. Boden, W.
77 Calderda 78 Cambrid	le Clog Sundi	ies	Benfley, J. W. Burton, H. A. Meaden, G. R. Boden, W. James, J. F.
77 Calderda 78 Cambrid	le Clog Sundi	ies	Benfley, J. W. Burton, H. A. Meaden, G. R. Boden, W. James, J. F.
77 Calderda 78 Cambrid	le Clog Sundi	ies.	Bentley, J. W. Burton, H. A. Meaden, G. R. Boden, W. James, J. F. James, Mrs. J. F.
77 Calderda 78 Cambrida 79 Cannock 80 Cardiff .	le Clog Sundi	ies	Bentley, J. W. Burton, H. A. Meaden, G. R. Boden, W. James, J. F. James, Mrs. J. F.
77 Calderda 78 Cambrid	le Clog Sundi	ies.	Bentley, J. W. Burton, H. A. Meaden, G. R. Boden, W. James, J. F. James, Mrs. J. F. Sykes, J. C. King, J. W.
77 Calderda 78 Cambrida 79 Cannock 80 Cardiff .	le Clog Sundi	ies	Bentley, J. W. Burton, H. A. Meaden, G. R. Boden, W. James, J. F. James, Mrs. J. F. Sykes, J. C. King, J. W.

81	Carlisle Castleford Industrial	Richardson, R. A. Featherstone, A. C.
04	13 13 1	Holmes, B.
	33 33	Lightfoot, G.
83	Cathcart	Padgett, L. Elliott, A.
	Chard	Boon, T.
	,	Collins, F. W.
85	Chatham	Dolling, T. Hogg, W. Pyall, R. A.
	33	Pyall, R. A.
86	Chepstow	Terry, P. W. Kirton, G.
	Chesham	Hollis, G
88	"Boot and Shoe	Wilkins, H. Butler, W. V.
89	Chester	Gandy, H.
90	Chesterfield	Brakes, J. W. Dunks, W.
	,,	Greaves, J. N.
91	Chester-le-Street	Bruce, J.
	,,	Burnip, M. Hollows, T.
92	Chipping Norton	Carrington, J.
		Sims, N.
93	Chorley	Entwistle, W. Marsden, J.
	** ************************************	Sharples, J. T.
94	Cinderford	Beach, H.
95	Cinderhill	Perkins, M. H. Kirk, A.
		Parks, T.
96	Clayton-le-Moors	Hardy, J. Marsden, W.
97	Cleator Moor	Batson, W.
	,,	Dickinson, J.
	99	Larkin, W. McKenzie, T. W.
	33	McLauchian, J.
08	Cleckheaton	McLauchlan, Mrs. J. Elliott, J.
00	33	Sutcliffe, H.
00	Clifton	Sutcliffe, Mrs. H. Higginbottom, R.
	Clown	Stock, C.
		Woodhead, S.
101	Clydebank	Irvine, G. Murray, J.
102	Coalville	Bradley, J.
	,,	Hancock, W. James, W.
103	Coathridge	Howarth, L.
	Codnor Park and Ironville	Thomson, W.
		Cosford, J. Parr, J.
105	Colchester and East Essex	Ayling, A. E.
	,, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Ayling, Mrs. A. E. Bultitude, R.
	99 99 *********************************	Bultitude, Mrs. R.
	44 44 44 44 44 44 44 44 44 44 44 44 44	Gentry, H. A.
	,, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Howe, C. Howe, Miss A.
	41 91 **********************************	Osborn, J. B.
106	Colne and District	Beck, M.
	······································	Bibby, T. Bibby, Mrs T.
	Colne Vale Corn Millers	Grimshaw, T. Pogson, T. E.
107	Colne Vale Corn Millers	Hewitt, A.
.00	,,	Riley, P.

109 Congleton	Birchall, T. J.
	Hancock, F.
**	Higgins, P.
13	
	Redfearn, H.
110 Consett	Holliday, E.
***************************************	Stoddart, A.
111 Co-operative Insurance	Bamforth, W.
	Howitt, J. C.
,,	Odgers, J.
,, ,,	
	Oliver, J.
19 19	Sharples, J.
11 11	Wood, T.
112 Co-operative Newspaper	Bayne, J.
,, ,, ,,	Elliott, J.
99 99	Lloyd, J.
,, ,,	Wood, S.
113 Co-operative Printing (Manchester)	Ince, G. A. R.
	Jackson, E.
9	Robertson, J. H.
114 Co-operative Productive Federation	Halstead, R.
115 Co-operative Secretaries' Association	Kenworthy, J. C.
116 Co-operative Sundries Manufacturing	Hawarth, W. T. Allen, T. W.
117 Co-operative Wholesale	Allen T W
-	Brodrick, T.
,,	
39 39	Deans, A.
19 19 11 11 11 11 11 11 11 11 11 11 11 1	Elsey, H.
,, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	English, J.
99 ****************************	Graham, W. D.
"	Holt, R.
	Johns, J. E.
	Trandon W
19 19 1,	Lander, W.
,, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Marshall, C.
99 99 000000000000000000000000000000000	Parkes, M.
99 99 *********************************	Pingstone, H. C.
99 99 *********************************	Shillito, J.
11 11 11 11 11 11 11 11 11 11 11 11 11	Thorpe, G.
, , , , , , , , , , , , , , , , , , , ,	Threadgill, A. E.
,, ,, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Dwoddoll M
	Tweddell, T.
'17	Wilkins, H. J. A. Youngs, H. J.
	Youngs, H. J.
118 Cornforth and Coxhoe	Beamson, J.
99 99	Reers, W.
119 Coventry Perseverance	Allum, H.
35 31	Corrie, Mrs. A. E
	Harris, T. J.
33 33	Jarrums, J.
33 39	Jones, W.
jj jj	Stynes, R.
,, , , , , , , , , , , , , , , , , , , ,	Stynes, R. Wood, W. E.
120 ,, Watch Manufacturing	Collett, A.
121 Cowes	Fellows, A. H.
99	Jolliffe, A. E.
122 Cowlairs	Barry, J.
142 CONTRACTO	Daily, J.
	Reilly, J.
123 Cradoc	Davies, Rev. J
124 Cramlington	Bolton, G.
39	Douglas, J.
125 Crewe Friendly	Bourne, J.
11	Brookes, H.
	Derbyshire, E.
57	Littlewood, D.
	McKee, J.
100 0 1 2 3 7 7 2 2 7 7 2 2 7 7 2 2 2 2 2 2 2 2	Ramsey, J., sen.
127 Crosland Moor	Dawson, Mrs. R.
,,,	Crowther, D. B.
128 Croydon	Gore, A.
19	Sisley, T. L.
129 Cwmbach	Hughes, D.
	Jones, E.
99	Lewis, J.

129 Cwmbach	Moses, T.
.,	Williams, H.
130 Cymbwrla	Davies, Mrs. J. R. Cuff, H.
39	Dando, S.
132 Dalziel	Campbell, J.
3,	Campbell, Mrs. J.
,,	Harvie, G. S.
11	McKean, W. McKean, Mrs W.
133 Darite	Mansbridge, A.
134 Darlington	Barker, T. M. Chapelow, J. H.
11	Fleetham, Mrs. M. A.
135 Dartford	Hedgson, J.
190 Daruoru	Turnbull, W. T. Turnbull, Mrs. W. T.
136 Darwen Industrial	Ainsworth, W.
))	Duckworth, J. T. Fish, A. E.
19 99 *********************************	Jepson, Mrs. F.
,, ,,	Marsden, Miss M. A. Palmer, T. W.
137 Daventry	Simpson, P. W.
138 Denholme	Whalley, H.
189 Derby	Barlow, T. Dolman, E.
99	Lockton, C.
,,	Payne, W. Rest, J. B.
99	Sawyer, J.
44	Wood, S.
140 ,, Printers 141 Derwent Flour Mill	Levick, F. Harrison, J.
142 Desborough	Frost, G.
,,	Marlow, G.
143 , Boot and Shoe	Marlow, J. Chater, A. J.
144 Dewsbury Pioneers	Cooper, J.
,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Cooper, Mrs. J. Dove, A.
"	Forrest, Mrs.
19 99	Howard, L. Schofield, J. W.
,, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Thompson, J.
,, ,,κ.	Thompson, T. H.
jj jj	Thompson, Mrs.T.H. Turner, B.
145 , Co-operative Laundry	Jackson, D.
146 Doncaster	Gillies, J. Kirkby, F.
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Saynor, W.
,,	Wightman, C. Wilson, J.
147 Droylsden	Bedford, W. H.
,,	Lord, R. L.
39	Mather, D. Pogson, D.
148 Dudley	Evans, I.
148 Dudley	Evans, Mrs. I. Bennett, H. H.
150 Eastleigh	Boyer, J.
,,	Ruddock, E.
151 Ebbw Vale	Evans, J. M. Jones, T.
33	Lloyd, A. H.

1	51	Ebbw Vale					Morgan, J.	
i	52	Fooler Manufe	oturing				Higgin, A.	
	53	Provide	ent				Broderick, G.	
	.00	21 11					Gratton, A.	
		"					Kirkland, W. H. Archbold, W.	
- 1	54	Edinburgh -St	Cuthber	t's			Archhold, W.	
•			31				Cairns, J.	
		99	11				Cairns, Mrs. J.	
		99	99				Cameron, J.	
		**	22				Johnston, G.	
		91	**				Johnston, Mrs. G.	
		11	11				Lawson, J.	
		9.9					Rodgers, H.	
		9.9	11				Taylor, G. D.	
		21	11				Thomson, J. W.	
1	EE	Edmonton	27				Bassett, H.	
1	UU						Brown, Mrs. M.	
		,,					Castle, Mrs. H.	
		. ,,					Crouch, W. G.	
		,,					Fox, Mrs. L.	
1	56	Egremont					Thomas, J. A.	
1	00	13gremont					Tyson, H.	
1	57	Enfield Highw	0.00				Dring, G. H.	
	01	Immera Inguin	ay				Dring, G. H. Shedd, H. G.	
1	EO.	Epping"					Cox, F.	
		Exeter					Earnshaw, Mrs. E.	
1	JJ						Grassby, H. V.	
		11					Grabbby, ii. v.	
	00	Failsworth					Crowther, J.	
1	UU						Park, A.	
	01	Farnham					Sanders, H.	
1	01	Farnworth and	Vonvalor				Barwise, W.	
ı	02							
		21	22				Isherwood, S. B.	
		11	3.9				Paynter, J. O.	
		9.9	19				Rigg, A.	
	00	72. 33 " To Secret	. 7 . 7				Smethurst, W. Goodfellow, M.	
1	03	Felling Industr	riai					
	0.4	Fleetwood				*****	Major, T. C.	
1	04						McNaught, A. E.	
		**					Scholfield, A. L.	
		,,					Wilkinson, W.	
1	OF.	Gainsborough .					Bacon, Sir H. B., I	٠.
1	(16)	_						>4 :
		11 1					Brumpton, F. H.	
,	00	Galashiels Uni	tod %				Mann, J. Little, Mrs. T.	
1	00	Garden City Co	a anamatan				Doomeo Mas T	
1	68	Carden City Co	o.oberwor	B			Pearce, Mrs. L.	
		Gateshead	085				Rogers, F. W. Auld, J. W.	
1	09	Gatesneau					Whiteold W	
1	70	Gilsland Conve	tlessent W	amas Assaa	intion	*	Whitfield, W.	
							Tetlow, R.	
1	(T	Glasgow-Drap	pery and r				Nathaniel, P.	
1	72	11 Elnot	ern	21			Todd, A.	
	73	7/1	ern			• • • • • •	Campbell, J.	
1	(0		-				Campbell, C.	
		9.9	91 "				Watt J.	
- 1	74	Dwon	11 .		************		Welsh, A. M.	
		OA O	Less		*************		Hunter, W.	
1	75						Cross, W.	
		91	19		• • • • • • • • • • • • • • • • • • • •		Norval, A.	
- 1	76	11 Timit	od Baking		• • • • • • • • • • • • • • • • • • • •		Norval, Mrs. A.	
1	76						Dewar, J.	
		11	9.9				Hamilton, J.	
		91	11		• • • • • • • • • • • • • • • • • • • •		McPherson, H.	
	77	Clonfield Deam	mana Dast	and Chas	• • • • • • • • • • • • • • • • • • • •		Shiels, M.	
1	11	Glenfield Prog	TOOU SEST	and bhoe			Brewin J. H.	
1	10	Glossop Dale .		• • • • • • • • • • • •			Allen, F.	122
1	19	Gloucester					Chamberlain, Mrs.	Le
			-					

Cole, H.   Davies, S. T.   Mundy. G.     Williams, A.     Harriman, T.   Webb, G. R.     Greig, A.   Holmes, L.     Holmes, L.   Holmes, Mrs. L.     Bradshaw, W.     Elliott, A. S.   Wade, R.     Jones, T.     Ramsey, E. C.     Sansom, G. W. M.     Sheppard, J. A.     Smith, E.     Waller, Mrs. A.     Savage, H.     Shepperd, A.     Waller, Mrs. A.     Savage, H.     Shepperd, A.     Waller, Mrs. A.     Savage, H.     Shepperd, A.     Whitehead, C.     Blackledge, N.     Howarth, J.     Fisher, H. G.     Hunt, J.     Ormanroyd, J. W.     Waterhouse, A.     Wallernd, W. H.     Hunt, J.     Ormanroyd, J. W.     Waterhouse, A.     Wallernd, W. H.     Hunt, J.     Ormanroyd, J. W.     Halfax.   Garside, F.     Garside, Mrs. F.     Haigh, J.     Hardcasetle, W.     Holden, J.     Holden, J.     Hardcasetle, W.     Holden, J.     Hardcasetle, W.     Holden, J.     Hardcasetle, W.     Holden, Mrs. J.     Illingworth, T.     Illingworth, T.     Illingworth, T.     Illingworth, T.     Illingworth, T.     Turner, T.     Aveyard, H.     Hall, S.     Laycock, T.     Spurgeon, L.     Thomson, S.     Leach, A.
180 Godalming
180 Godalming
181 Goole   Greig, A.   Greig, A.   Holmes, L.
181 Goolé.    Greig, A.   Holmes, L.     Holmes, Mrs. L.     Bradshaw, W.     Elliott, A. S.     Wade, R.     Jones, T.     Ramsey, E. C.     Sansom, G. W. M.     Sheppard, J. A.     Smith, E.     Waller, Mrs. A.     Savage, H.     Shepherd, A.     Whitehead, C.     Blackledge, N.     Howarth, J.     Fisher, H. G.     Hunt, J.     Hunt, J.
Holmes, Mrs. L.
Bradshaw, W.   Bliott, A. S.
## Billiott, A. S.    Wade, R.
183 Grays   Jones, T. Jones, T. Ramsey, E. C. Sansom, G. W. M. Sheppard, J. A. Smith, E. Waller, Mrs. A. Savage, H. Savage, H. Shepherd, A. Whitehead, C. Blackledge, N. Howarth, J. Fisher, H. G. Hunt, J. Ormanroyd, J. W. Waterhouse, A. Wilkinson, J. Shepherd, W. H. Hunt, J. Ormanroyd, J. W. Waterhouse, A. Wilkinson, J. Shepherd, W. H. Hunt, J. Ormanroyd, J. W. Waterhouse, A. Wilkinson, J. Shepherd, W. H. Hudson, H. Derryman Mrs. F. Powell, E. S.   Garside, F. Garside, F. Garside, F. Garside, J. Haigh, J. Haigh, J. Haigh, J. Haigh, J. Holden,
183 Grays   Jones, T.
Sansom, G. W. M.   Sheppard, J. A.   Smith, E.   Waller, Mrs. A.   Savage, H.   Shepherd, A.   Whitehead, C.   Shepherd, A.   Whitehead, C.   Blackledge, N.   Howarth, J.   Fisher, H. G.   Hunt, J.   Ormanroyd, J. W.   Waterhouse, A.   Wilkinson, J.   Shepherd, W. H.   Hunt, J.   Ormanroyd, J. W.   Waterhouse, A.   Wilkinson, J.   Shepherd, W. H.   Hudson, H.   Derryman Mrs. F.   Powell, E. S.   Powell, E. S.   Shepherd, W. H.   Hudson, H.   Derryman Mrs. F.   Powell, E. S.   Haigh, J.   Hardcastle, W.   Holden, J.
Sheppard, J. A. Smith, E.
Smith, E.   Waller, Mrs. A.   Savage, H.   Shepherd, A.   Whitehead, C.   Blackledge, N.   Howarth, J.   Fisher, H. G.   Hunt, J.   Hunt, J.   Shepherd, J.   Waller   Mrs. A.   Savage, H.   Shepherd, A.   Shepherd, A.   Whitehead, C.   Blackledge, N.   Howarth, J.   Fisher, H. G.   Hunt, J.   Great Wigston   Hunt, J.   Great Wigston   Shepherd, W. H.   Huston, J.   Shepherd, W. H.   Huston, H.   Derryman Mrs. F.   Garside, F.   Garside, F.   Garside, F.   Garside, Mrs. F.   Haigh, J.   Hardeastle, W.   Holden, J.   Ho
Waller, Mrs. A.   Savage, H.   Shepherd, A.   Whitehead, C.   Blackledge, N.   Howarth, J.   Fisher, H. G.   Hunt, J.   Ormanroyd. J. W.   Waterhouse, A.   Wilkinson, J.   Shepherd, W. H.   Waterhouse, A.   Wilkinson, J.   Shepherd, W. H.   Hudson, H.   Derryman Mrs. F.   Powell, E. S.   Powell, E. S.   Powell, E. S.   Haigh, J.   Hardcastle, W.   Holden, J.   Hold
Shepherd, A.
Whitehead, C.
185 Great Harwood   Blackledge, N.     186 Great Horton   Fisher, H. G.     187 Great Wigston   Wilkinson, J.     188 Greenfield   Hudson, H.     189 Guildford   Derryman Mrs. F.
Howarth, J. Fisher, H. G. Hunt, J.   Fisher, H. G. Hunt, J.   Ormanroyd. J. W.   Waterhouse, A.   Wilkinson, J.   Shepherd, W. H.   188 Greenfield   Hudson, H.   Derryman Mrs. F.   Powell, E. S.   Powell, E. S.     Haigh, J.   Hardcastle, W.   Holden, J.   Hardcastle, W.   Holden, J.   Ho
Hunt, J.   Ormanroyd. J. W.   Waterhouse, A.   Wilkinson, J.   Shepherd, W. H.   Hudson, H.   Hudson, H.   Hudson, H.   Derryman Mrs. F.   Powell, E. S.     Garside, F.   Garside, Mrs. F.   Haigh, J.   Hardcastle, W.   Holden, J.   Holde
Ormanroyd, J. W. Waterhouse, A. Wilkinson, J. 187 Great Wigston 188 Greenfield 189 Guildford 189 Guildford 190 Halifax 190 Halifax 190 Halifax 191 Hardcastle, W. H. Halgh, J. Hardcastle, W. Holden, J. Holden,
Waterhouse, A.
Wilkinson, J.
188 Greenfield
189 Guildford Derryman Mrs. F. Powell, E. S.  190 Halifax Garside, F. Garside, F. Garside, F. Garside, F. Haigh, J. Hardcastle, W. Holden, J. Holden, J. Holden, J. Holden, Mrs. J. Illingworth, T. Illingworth, T. Illingworth, T. Illingworth, Mrs. T. Jones, D. Turner, S. Turner, S. Turner, S. Turner, I. 191 , Flour. Aveysard, H. Hall, S. Laech, A. 193 Hamilton Palace Colliery Thomson, S. Leach, A.
Powell, E. S.  190 Halifax
190 Halifax
Garside, Mrs. F.  Garside, Mrs. F.  Haigh, J.  Hardcastle, W.  Holden, J.  Holden, Mrs. J.  Illingworth, T.  Illingworth, T.  Jones, D.  Turner, S.  Turner, T.  Aveyard, H.  Hall, S.  Laycock, T.  Spurgeon, L.  193 Hamilton Palace Colliery  Thomson, S.  Leach, A.
Garside, Mrs. F.  Garside, Mrs. F.  Haigh, J.  Hardcastle, W.  Holden, J.  Holden, Mrs. J.  Illingworth, T.  Illingworth, T.  Jones, D.  Turner, S.  Turner, T.  Aveyard, H.  Hall, S.  Laycock, T.  Spurgeon, L.  193 Hamilton Palace Colliery  Thomson, S.  Leach, A.
Haigh, J.   Hardcastle, W.   Hardcastle, W.   Hardcastle, W.   Holden, Jr.   Holden, Jr.   Holden, Jr.   Holden, Jr.   Holden, Mrs. J.   Illingworth, T.   Illingworth, Mrs. T.   Jones, D.   Turner, S.   Turner, S.   Turner, S.   Turner, T.   Aveyard, H.   Hall, S.   Laycock, T.   Spurgeon, L.   Laycock, T.   Spurgeon, L.   Spurgeon, L.   Spurgeon, L.   Spurgeon, L.   Spurgeon, S.   Leach, A.   Leach, A.   Leach, A.
Holden, Mrs. J.   Holden, Mrs. J.   Holden, Mrs. J.   Holden, Mrs. J.   Illingworth, T.   Illingworth, T.   Illingworth, Mrs. T.   Jones, D.   Turner, S.   Turner, S.   Turner, T.   Aveyard, H.   Hall, S.   Laycock, T.   Spurgeon, L.   Laycock, T.   Spurgeon, L.   Layaniton Palace Colliery   Thomson, S.   Leach, A.   Leach, A.   Leach, A.
Holden, Mrs. J.   Holden, Mrs. J.   Illingworth, T.   Illingworth, Mrs. T.   Illingworth, Mrs. T.   Jones, D.   Turner, S.   Turner, S.   Turner, T.   Aveyard, H.   Hall, S.   Laycock, T.   Spurgeon, L.   Laycock, T.   Spurgeon, L.   193 Hamilton Palace Colliery   Thomson, S.   Leach, A.   Leach, A.
Illingworth, T.   Illingworth, T.   Illingworth, T.   Illingworth, Mrs. T.   Jones, D.   Turner, S.   Turner, S.   Turner, T.   Aveyard, H.   Hall, S.   Hall, S.   Laycock, T.   Spurgeon, L.   192 Halstead   Spurgeon, L.   Thomson, S.   194 Handsworth Woodhouse   Leach, A.
Illingworth, Mrs. T. Jones, D. Turner, S. Turner, S. Turner, T. Turner, T. Aveyard, H. Hall, S. Laycock, T. Spurgeon, L. 192 Halstead Sammitton Palace Colliery Thomson, S. Leach, A. Leach, A. Leach, A.
Turner, S. Turner, S. Turner, T. Aveyard, H. Hall, S. Laycock, T. Spurgeon, L. 193 Hamilton Palace Colliery Thomson, S. Leach, A.
Turner, T.   Aveyard, H.
191 , Flour
192 Halstead "Laycock, T. 193 Hamilton Palace Colliery Thomson, S. 194 Handsworth Woodhouse Leach, A.
192 Halstead Spurgeon, L. 193 Hamilton Palace Colliery Thomson, S, 194 Handsworth Woodhouse Leach, A.
193 Hamilton Palace Colliery Thomson, S. 194 Handsworth Woodhouse Leach, A.
194 Handsworth Woodhouse Leach, A.
195 Hartlepools
Collins, A. Palmer, H.
Ward, N.
196 Hasland Godfrey, G.
Hudman, H. Hodgson, Mrs. L.
198 Hebden Bridge Gill, J.
Greenwood, S.
199 Fustian Webster, A. Ainley, A.
Halliwall T
,, ,, Morgan, T.
200 Heckmondwike Crabtree, J.
Crabtree, Mrs. J. Hepworth, B.
n itepworting in
Hepworth, Mrs. B.
Hepworth, Mrs. B.  Hepworth, Mrs. B.  Redfearn, Mrs. T.  Vilcock, R.

202	Heywood		Barlow, J.
	22		Collier, E. Davis, W. Heywood, J. T.
	"		Heywood, J. T.
203	Higher H	urst	Clough, J. Needham, D.
204	Horbury		Cocker, S. R.
	11		Goldthorpe, J.
205	Horwich		Marcroft, J. Moody. C.
206	Hucknall	Torkard	Rutt, A.
	22	,,	Smith, E.
	11	,,	White, T. Winters, T.
207	Huddersf	eld	Armitage, J. S.
	11		Atkinson, G. Bland, J.
	11		Dawson, J.
	21		Dawson, R. Dyson, F. L.
	91 19		Hamer, J.
	11		Hirst, H.
	19		Prentis, J. T. Wood, J.
208	Hull "		Boyes, W.
	99		Boynton, A. J.
209			Rice, J. Hunt, J.
	Hyde		Oakes, J.
	11		Vickers, F.
211	Ideal Clo	thiers (Wellingboro')	Butler, B.
212	Ilkeston	,,	Kyle, G. O. Clarke, G.
	11		Cox, S.
019	Ipswich		Turburville, J. G.
213	ipswich	***************************************	Hadgraft, J. Hirst, J. B.
	11		Osborne, W.
214	Ironhride	e and Coalbrookdale	Water, C. H. Lloyd, Mrs. M. L.
	"	1)	Roberts, Mrs. M. A.
215	Jarrow ar	nd Hebburn	Hall, J.
	99	33	Wilson, M. W.
216	Keighley		Abbott, A. Abbott, Mrs. A.
	79		Abbott, Mrs. A. Brooke, J. E. N.
	11	***************************************	
	11		Gill, T.
	22		Gill, T. Gill, Mrs. T. Mitchell, Miss M. E. Noble. Mrs. G.
	11		
	99		Peckover, F. Thompson, W.
217	17	Laundries	Hogarth, T.
	Kendal		Knowles, J. F.
213	Kettering	***************************************	Harding, T. Panter, W.
	11	***************************************	Panter, W. Panter, Mrs. W.
220	11	Boot and Shoe	Panther, T. Adams, G.
	22		Langley, H.
221	11	Clothing	Baldwin, G. Daniels, H.
	11	99	Toseland, A.

	NAME OF SOCIETY.	DELEGATES.
223 , Union 224 Keyworth 225 Kidderminster ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Potter, H. J.  Neate, H. D. Bale, E. Bale, Mrs E. Stradling, E. Walters, W. Cusworth, E. Morris, J. H. Clark, J. Edwards, A. Shacklock, J. G.
230 Lancaster and S	kerton	Anderton, Mrs. W. Hodgson, Mrs. Howson, J. Howson, Mrs. J. Pye, J. Pye, Mrs. J. Robinson, R. Robinson, Mrs. R.
11		
231 Lane Dyehouse ( 232 Langley Mill an	Huddersfield)d A Aldercar	Dyson, G. Cooke A.
11	33	Quantrill, H. W.
*,	39	
233 Leeds Industrial		Briggs, G.
13 11 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18		Butterwick, G. Butterwick, Mrs. G.
27 27 27 27 27 27		Corker, Mrs. J.
27 27 29 29 29 29		Edwards, J. Foster, S.
11 39 23 11 11 21		Galloway, G. H. Gardiner, T. J. W.
37 29 12 29 19 21		Healy, T. A. Healy Mrs. T. A.
13 23 13 21 29 22		Jenkinson, W. Lineham, G. T.
39 97 39 17 29 17		Rust, F. Rust, Mrs. F.
11 17		
75 77 37 77		Swift, J.
11 11		Taylor, G.
22 22	• • • • • • • • • • • • • • • • • • • •	
234 Lee Moor	***************************************	Prvor. J.
235 Lees and Cross	Roads	Hartley, T.
jj ······		
11		Lane, T.
00F7 13 Amelia	That & Chas	Stacey, F.
**	r Boot & Shoe	
11	,,	

	999	Leicester Anchor Tenants	Jays, J.
	239	Boot and Shoe	Howkins, H.
	200	**	Potter, J. E.
	240	Garriago Puildorg	Stubbs, E. H.
	241	Morning Star Sundries	Bent, E.
		Printing	Sutton, F.
	242	Self-Help Boot and Shoe	Podinost I
	243	Self-Help Boot and Shoe	Bodicoat, J.
	244	Leigh Friendly	Aubrey, C.
		"	Holland, J.
		,,	Roach, J.
		***************************************	Webb, J.
-0	245	Leith Provident	Hughes, J.
		,,	Sampson, W. B.
		***	Terriss, A.
	946	Lewes	Adams, J.
	210	220100	Connett, G.
	0.47	Lincoln	Bacon, G.
	421		Bellamy, H.
		99	Dawkins, C.
		,,	
			Harley, G.
		19	Harris, G.
		11	Quarm, Mrs. M. A.
	248	,, Land and Building	Hall, A.
		,, ,, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Nicholson, J. T.
	249	Liskeard, St. Cleer	Sukey, T. F. Toms, Mrs. E. J.
			Toms, Mrs. E. J.
	250	Littleborough	Rushton, T.
	200	1	Wallace. J. Blair, W. R. Blair, Mrs. W. R.
	951	Liverpool (City of)	Blair W B
	201		Blair Mra W B
			Fitton III T
		17	
		11 11	Owen, Mrs. S. B.
			Scobie, J.
		Llanelly	Williams, G.
	253	Lockhurst Lane	Colledge, E.
		,,,	Hilton, E.
	254	London-Agricultural and Horticultural	Greening, Mrs. E. O.
		,, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Mundy, E. W.
	255	Agricultural Organisation	Harris, J. N.
	256	Anghor	Butterworth, T. B.
	200	**	Waggitt, C.
	257	Civil Carrian Cumply	Armstrong F B
	201		Armstrong, F. B. Bignall, J. E.
			Elemina I
	050	(In an Prothorhood Illurat	Fleming, J.
	258		
	259	Co-op Brotherhood Trust Extension	
	260		
		11 11 11	Webb, A.
	261	Co-op. Typewriters	Williams, A.
	262	,, Co-partnership Tenants	Morriss, G.
	263	Clothiers	Taylor, G.
	264		Brown, Mrs. Castle, Mrs. H.
		35 35	Castle, Mrs. H.
			Crouch, D.
		,,	
	265	Handon	Maton, J.
	200		
	000	Vinela Chang Dublishing	Williams, G.
	266		Alcock, G. W.
	267		
	268		
	269	Long Buckby	
	270	Long Eaton	. Canham, J. S.
		99	Edinborough, T. H.
		45	Marshall, C.
		99	Pattison, L.
		99	Rice, J.
		99	Rowson, J. E.
	971	Longridge	Nicholson, R.
	211		. Itionoison, it.
			•

271 Longridge 272 Luddendenfoot 273 Luton	
274 Lydney	Jackson, J. T.
275 Macclesfield	Bradbury, F. Hall, W. H.
"	Swinson, J. Turpin, B. J.
276 Maidenhead 277 Maidstone 278 Maldon and Heybridge	Lowe, G. Collins, W. Kent, J.
279 Manchester and Salford.	Swain, J. Gibson, D.
22 22 22	Leah, E. Leah, Mrs. E.
), ,,	Mason, A.
1) ))	Palmer, R. A. Pilkington, Mrs. L.
jj jj ********************************	Potts, W.
31 33 111111111111111111111111111111111	Warburton, T.
33 33 ································	Worsley, A. H. Worsley, Mrs. A. H.
,, ,, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Wright, Mrs. M. A.
280 Mansfield and Sutton	Bean, S. J. Carr, A.
95 95 *********************************	Fisher, F. G.
31 31	Morley, C. W. Naylor, R.
,, ,,	Walker, J.
281 Market Harborough	Coe, J.
282 Maryport	Richardson, W. H. Dent, J.
)) ···································	Ferguson, G.
,	Gaskarth, T.
19	Hogarth, J. McMillin, R.
283 Masborough	Ainsworth, E.
,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Ainsworth, Mrs. E.
33 ************************************	Burton, W. Caine, G. E. Pratt, W.
"	Pratt, W.
jj	Schofield, J. Wood, J. W.
99 ********	Wood, J. W. Wood, Mrs. J. W.
284 Medway Barge Builders	Curling, A. J. Pryor, Miss L.
286 Middlesbrough	Baxter, Miss M.
,,	Baxter, Mrs. E.
33	Edwards, W. J. Edwards, Mrs. W. J.
33	Pannell, J. T. Pannell, Mrs. J. T.
99	
1)	Smith, Mrs. C. Smith, Mrs. E. J. Wood, W. Wood, Wrs. W.
,,	Wood, W.
***************************************	Wood, Mrs. W.
287 Middleton and Tonge	Farnworth, J. Fitton, H.
33	Partington, H.
288 Midland Boot Manufacturers	Holman, J.
289 Millom	Cain, C. S. Leck, J.
	McKay-Biggar, J.
290 Morley	Booth, R. Day, N.
jy	Ineson, J.

290 Morley	Tolson, W. B.
291 Mossley	Womack, W. Park, J.
	Wyatt, J.
292 Musselburgh and Fisherrow	Clarke, A.
298 Mytholmroyd	Semple, S. Ainley, Mrs. A.
31	Morgan, Mrs. A.
	-
294 Nelson	Acton, W. S.
33 11010011	Acton, Mrs. W. S.
99	Braithwaite, H.
33	Scott Mrs F
295 Newark	Scott, F. Scott, Mrs. F. Dale, C. H.
296 Newblggin-by-the-Sca	Clarke, J.
297 New Brompton	Reaveley, W. Dimond, J. W.
35 New Diompton	Gill, J.
,,	Sandford, W. H.
298 Newcastle-on-Tyne	Armstrong, J. Briggs, R.
99	Cattliff, W.
,,	Davison, J. W.
33	Graham, E. J. Hurst, B.
299 ", Co-operative Laundries	Forrest, W.
300 New Delaval	Forrest, W. Anstey, W. J. Baker, B. H.
301 Newhaven 302 New Mills	Baker, B. H. Bradbury, A.
302 New Mills	Fernley, W.
303 Newport (Mon.)	Cowling, J.
,,	Hart, W. Leng, H. W.
99 ************************************	Squire L. M
	Squire, Mrs. L. M. Wood, W. H.
304 Newport Pagnell	Wood, W. H. Adams, E. C.
	Jones, R. F.
306 Newton Abbot	Truscott, A.
307 Northampton	Marriott, W. Tootell, J. O.
	Wright, W. B.
308 , Productive	Green, F.
30) North-Western Section Educational Committees' Assoc 310 Norwich	Mackley, R. Reeve, R.
27	Reeve, T. S.
37 ************************************	Reeve, T. S. Tidd, W.
93	Wesley, G.
311 Nottingham	Wesley, Mrs. G. Brown, S. H.
33	Hemm, J.
11	Littler, T. Towlson, J.
312 Nuneaton	Clarridge, F.
33 ************************************	Flood, A.
13	Watkins, L. C.
313 Oldham Equitable	Birch, E.
79 39 **********************************	Hardern, Mrs. F. Stuttard, Mrs. H.
29 *9 *********************************	Walker, A.
314 ,, Industrial	Dyson, J.
22 10	Hardern, F. Stott, S.
315 Oxford	Adams, G.
33 ************************************	Binham, A. J.
1)	Carter, G.

315 Oxford	Garrett, J. Young, Mrs. E.
я доподоционного п	Young, Mrs. E.
316 ,, Co-op. Builders	King, E.
OIE D. C. D. Branch dening	4331 - D
317 Paisley Manufacturing	Allison, D.
,, ,,	Gemmell, J.
,, ,,	McFadyen, W.
Duovident	Steel, W.
	Baird, H. Rigg, T.
	Rowat, D.
	Rowat, Mrs. D.
33 33 ································	Shand, R.
, , , , , , , , , , , , , , , , , , , ,	Steel, Mrs. W.
319 ,, Underwood Coal	Rollo, D.
320 Parkestone and Bournemouth	Hibberd, R.
33 33 33	Ryan, J. W. A.
21 12 21	Tiller, Mrs. A.
321 Parkgate and Berry Brow	Faichney, W. E.
322 Pegswood	Faichney, W. E. Nichol, G. R.
323 Penarth	Cook, H.
	Seig, E. J.
324 Pendleton	Boardman, Mrs. E. Cuddeford, Mrs. E.
37	Cuddeford, Mrs. E.
,,	Greenwood, F.
99	Hill, J.
**	Jennings, F. Kirkpatrick, J.
***	Oldfield, A.
,,	Shaw, H.
19	Watts, A.
325 Penge and Beckenham	Mann, A.
33 31	Watts, J.
996 Dongilyo	Prynne, Mrs. R. R.
327 Perth (City of)	Low, J.
17 19	Simpson, W. L.
328 ,, Coal	Thomson, W.
329 Peterborough	Farrell, A. Adams, S.
	Barker, F. S.
13	Brown, J.
***************************************	Burton, J.
***************************************	Crowder, S.
,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Lucas, C. L.
330 Petersfield	Steer, J. Ash, Mrs. M.
331 Plymouth	Ash, Mrs. M.
n	Barrett, Mrs. M. S.
,,	Bentley, Mrs. E. Callard, Mrs.
,,	Canaru, Mrs.
	Chubb, J. R.
**	Davis, G.
	Davis, Mrs. G.
jj	Finch, W. G.
11	Finch, W. G. Grigg, A. W.
11	Hayne-Pillar, Mrs.
,,	Hutchings, Mrs. J.
	James, Mrs. E. Johns, Mrs. A. E.
,,	Vollaway Mrs. A. E.
,,	Kellaway, Mrs. B. Lapthorn, W. J. Lapthorn, Mrs. W. J.
**	Lapthorn, Mrs. W. J.
39 ************************************	Marks, J.
11	Owens, Mrs. M. J.
33	Owens, Mrs. M. J. Sherrell, S. J.
,,	Smith, Mrs. P.
33 ************************************	Statton, T.
jj	Vernon, W. J. Vincent, W. J.
,,,	Vincent, W. J.

#### DELEGATES,

332	Plymouth Printers	Worley, J. J.
333	Plympton	Truscott, E.
	Pollokshaws	McMillan, A.
	Pontardulais	Thomas, H.
336	Portsea Island	Farley, S.
	99	Frankling, F J.
	***************************************	Helley, Mrs, E.
	,,	Minell, J. H.
	19	Simes, F.
131367	Portsmouth Printers	Welch, J. L.
	Preston	James, A. E. Catterall, R.
990		Hodson, F.
	**	Rigby, E.
	,	Sumner, E.
	99	Swarbrick, R.
	,,	Thomas, J.
	21	Whittle, W. W. Wignall, E.
	***************************************	Wignall, E.
339	Prestwich	Briggs, N.
	,,	Henshaw, W. H.
		Hilton, J.
340	Princetown	Gilbert, P. S.
9/1	Queensbury	Benn, S.
OZI	4	Parkinson, J.
	,,	z arminom, v.
342	Radcliffe and Pilkington	Farrington, A.
	,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,,	Hampson, D.
010	77 79 79 79	Lawton, W.
343	Radstock	Latchem, F.
9.4.4	Ramsgate	Veal, H.
011	19 ·····	Fish, C. E. Norris, J. G.
345	Raunds Distributive	Groom, C.
	Ravensthorpe	Robertshaw, A.
347	Reading	Harvey, F. W.
	19	Holt, J. G.
	33	Hnmphries, M.
	99	Morse, E. R. T.
	15.	Nightingale, B.
348	Reigate	Sanderson, H. Cotton, A. W.
	11	Ince, G. A. R.
349	Retford	Fairies, P.
350	Rhodes	Broomhead, J.
		Hulse, W. H.
351		Hilton, W. A.
352 359	Ringwood	Tiller, G.
000		Brittain, Mrs. F.
	25	Hill, F. Hill, T. W.
	99	Stanley, H.
	33	Stanley, Mrs. H.
		Watherston, A.
354	Ripponden	Gledhill. W.
955	Discourse 2 District (December 1)	Lumb, J.
999	River and District (Dover)	Burton, W. T.
	99 99 99	Gillespie, H. W. Harvie, J. W.
	19 19 19 19 19 19 19 19 19 19 19 19 19 1	Rayner, W.
356	Rochdale Equitable Pioneers	Jackson, J.
	19 99 99 ••••••	Robinshaw, J. T.
	27 27 39 ***********************************	Robinshaw, J. T. Schofield, W. H. Schofield, Mrs. W. H.
	27 29 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	Schofield, Mrs. W. H.
	71 11 11 11	Sutcliffe, S.
	27 22 21	Taylor, J. R.
	22 23 39	Taylor, Mrs. J. R.

0 × = T)	1 2221 2				2 000
357 Runcorn a	ina Wiane	S		As	hley, T.
				N/Fo	717 3/F
27	11			TATC	orris, W. M.
	11			No	wall, J.
99	22			746	mail, o.
	12			. Pri	estley, T. H.
050 1 1 1	"			277	200103, 2. 11.
358 Rusnaen .				.l W1	llmott, A.
					a dla A
359 Rugby				. Un	adburn, A.
				Ca	ckshott, J.
73					CKSHOW, J.
				T.a.	ne, G.
,,				1104	nc, c.
,,				.l Re	ad, W.
,,,				777	11:
99 ***				. I W1	lliams, J.
				1	
				1	
360 St. Helens				Co	wie, G. H. E.
DOU DU. LICICIIS				. 00	W10, Cr. 11. 11.
				. Ha	rt, J. x, F.
001 0 11 1				d	20,00
361 Salisbury				. Co:	x. F.
				TT-	ahan C
22 .				. na	cker, G.
362 Sandbach				Gil	oson, W.
					75011, 11.
363 Sawston .				.1 Hn	tchings, W. G.
000 8000				7	Todango, III CI.
				. Ke	sbury, W.
964 Canabanan				* II.	ilvinos C
and beardorou	Kil			. Ha	ikings, C.
				IJ.	rtley, J.
365 Scottish Co	o-on, Lann	drv		. Gr	ay, J.
300 Scottish C	o-operator.			Th	omson, T.
967 0	0 0 XX71 -	lonale	,	A 23	am W/D
367 ,, Co	o-op. wno.	iesaie		· All	en, W. R.
99 9	9	,,		. 01	asse, P.
				Lit	ttle, T.
11 1	19				
" "	"	,,		.l Mr	scpherson, C. W.
"	77				
" "		,,		. 1910	Donald, I.
", "		,,			
12 2	12	,,		. Pe	arson, J.
				Sta	ewart, R.
19 1	19				SWOLL, IV.
		,,		Th	omson, G.
77 1	22				
11 1	12			. I W	ilson, J.
78 3	37				
11	11	11		1 XC	ung, J.
368 Seaton De				LIC	macil M D
and prainting				. 116	enzell, M. D.
					her, J.
				. 00	
11					
"				1 1 2	her Mrs J
11	,,			. Us	her, Mrs. J.
11	,,			. Us	her, Mrs. J.
369 Selston	,,			. Eg	her, Mrs. J. gleshaw, J.
369 Selston	,,	oer Vallev		. Eg	her, Mrs. J.
369 Selston	,,	oer Vallev		. Eg	her, Mrs. J. gleshaw, J. ifiths, G. D.
369 Selston 370 Senghenyo	dd and Ak	oer Valley		. Eg	her, Mrs. J. gleshaw, J. iñths, G. D. ewis, E.
369 Selston 370 Senghenyo	dd and Ak	oer Valley		. Eg	her, Mrs. J. gleshaw, J. iñths, G. D. ewis, E.
369 Selston 370 Senghenyo	dd and Al Lake and I	per Valley		. Eg Gr Le	her, Mrs. J. gleshaw, J. ifiths, G. D. wis, E. ice A.
369 Selston 370 Senghenyo	dd and Al Lake and I	per Valley		. Eg Gr Le	her, Mrs. J. gleshaw, J. ifiths, G. D. wis, E. ice A.
369 Selston 370 Senghenyo	dd and Al Lake and I	per Valley Branstone		Eg Gr Le Pr	ther, Mrs. J. gleshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness	dd and Al Lake and I	per Valley Branstone		Eg Gr Le Pr	ther, Mrs. J. gleshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H.
369 Selston 370 Senghenyo	dd and Al	per Valley Branstone.		Eg Gr Le Pr	ther, Mrs. J. gleshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness	dd and Al	per Valley Branstone.		Eg Gr Le Pr Clo Ja	her, Mrs. J. gleshaw, J. inhths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J.
369 Selston	,, dd and Ak Lake and l	per Valley Pranstone.		Eg Gr Le Pr Clo Ja	her, Mrs. J. gleshaw, J. inhths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J.
369 Selston 370 Senghenyo	,, dd and Ak Lake and l	per Valley Branstone		Eg Gr Le Pr Cle Ja Ja Ad	her, Mrs. J. ggleshaw, J. iniths, G. D. iniths, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E.
369 Selston	dd and Al Lake and I	per ValleyBranstone.		Eg Gr Le Pr Cle Ja Ja Ad	her, Mrs. J. ggleshaw, J. iniths, G. D. iniths, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E.
369 Selston	,, dd and Ak Lake and l	er Valley Branstone.		Egg Gr Le Pr Clo Ja Ja Ad	her, Mrs. J. gjelshaw, J. ifilths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. teeseman, H.
369 Selston	dd and Ak Lake and l Economic	er Valley Branstone.		Egg Gr Le Pr Clo Ja Ja Ad	her, Mrs. J. gjelshaw, J. ifilths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. teeseman, H.
369 Selston	dd and Al Lake and I	per Valley Branstoneai		Egg Gr Le Pr Clo Ja Ja Ad	her, Mrs. J. gjelshaw, J. ifilths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. teeseman, H.
369 Selston	dd and Ak	per Valley		Eg Gr Le Pr Clo Ja Ad Ch Fr Ro	her, Mrs. J. gjelshaw, J. ifiths, G. D. wish, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H, ench, W. T. bletts, W.
369 Selston	dd and Ak	per Valley		Eg Gr Le Pr Clo Ja Ad Ch Fr Ro	her, Mrs. J. gjelshaw, J. ifiths, G. D. wish, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H, ench, W. T. bletts, W.
369 Selston	dd and Ak	per Valley		Eg Gr Le Pr Clo Ja Ad Ch Fr Ro Ba	her, Mrs. J. gjelshaw, J. iniths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. leeseman, H. ench, W. T. bletts, W. ggaley, J.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", "," 374 Sheffield s	dd and Ak Lake and I	per Valley		Eg Gr Le Pr Clo Ja Ad Ch Fr Ro Ba	her, Mrs. J. gjelshaw, J. iniths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. leeseman, H. ench, W. T. bletts, W. ggaley, J.
369 Selston	dd and Ak	per Valley		Eg Gr Le Pr Cl Ja Ja Ad Ch Fr Ro Ba	her, Mrs. J. ggleshaw, J. ifiths, G. D. ivis, E. ice A. cobs, C. E. cobs, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. iherts, W. ggaley, J. lennis, H. C.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", "," 374 Sheffield s	dd and Al Lake and I Economic	per Valley		Eg Gr Le Pr Cl Ja Ja Ad Ch Fr Ro Ba	her, Mrs. J. gjelshaw, J. iniths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. teeseman, H. ench, W. T. bletts, W. ggaley, J.
369 Selston	dd and Ak Lake and I	per Valley		Eg Gr Lee Prr Cle Ja Ja- Add Ch Fr Ro Ba	her, Mrs. J. gjelshaw, J. iniths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. iams, Mrs. E. ieeseman, H. ench, W. T. bletts, W. uggaley, J. innis, H. C. ining, A.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373	dd and Al Lake and I Economic	per Valley		Eggrand	her, Mrs. J. gjelshaw, J. ifilths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. teeseman, H, ench, W. T. bberts, W. gggaley, J. ennis, H. C. ing, A. mny, J.
369 Selston	dd and Ak Lake and L Economic	per Valley		Eggrand	her, Mrs. J. gjelshaw, J. ifilths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. teeseman, H, ench, W. T. bberts, W. gggaley, J. ennis, H. C. ing, A. mny, J.
369 Selston	dd and Ak Lake and I	per Valley		Eg Gr Lee Pr Cle Jaa Jaa Ad Ch Fr Rc Ba De Ls	her, Mrs. J. ggleshaw, J. iffiths, G. D. wish, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. bletts, W. ggaley, J. ennis, H. C. ling, A. nny, J. ndford, F. W.
369 Selston	dd and Ak Lake and I	per Valley		Eg Gr Lee Pr Cle Jaa Jaa Ad Ch Fr Rc Ba De Ls	her, Mrs. J. ggleshaw, J. iffiths, G. D. wish, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. bletts, W. ggaley, J. ennis, H. C. ling, A. nny, J. ndford, F. W.
369 Selston	dd and Ak Lake and L Economic	per Valley		Eggr Gr Lec Lec Jaa Jaa Add Ch Frr Baa Lie Baa Saa Saa	her, Mrs. J. gjelshaw, J. iniths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. oberts, W. ggaley, J. linis, H. C. ling, A. mny, J. ndford, F. W. ndford, Mrs. F. W.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", 374 Sheffield a	dd and Ak Lake and I	per Valley		Eggr Gr Gr Gl Gl Gl Gl Gl Gl Gl Gl Gl Gl Gl Gl Gl	her, Mrs. J. ggleshaw, J. iffiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. oberts, W. ggaley, J. ennis, H. C. ling, A. my, J. mdford, Mrs. F. W. alton, A. laton, A.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373	dd and Ak Lake and E Economic	per Valley		Eggr Gr Gr Glue Pr Clue Jaa Add Ch Err Ba De Sa Sa Sa	her, Mrs. J. ggleshaw, J. iffiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. oberts, W. ggaley, J. ennis, H. C. ling, A. my, J. mdford, Mrs. F. W. alton, A. laton, A.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", 374 Sheffield a	dd and Ak Lake and I	per Valley		Eggr Gr Gr Glue Pr Clue Jaa Add Ch Err Ba De Sa Sa Sa	her, Mrs. J. ggleshaw, J. iffiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. oberts, W. ggaley, J. ennis, H. C. ling, A. my, J. mdford, Mrs. F. W. alton, A. laton, A.
369 Selston	Economic  ''  and Eccles	oer Valley Branstoneai.		Eggr Gr Gr Glue Pr Clue Jaa Add Ch Err Ba De Sa Sa Sa	her, Mrs. J. ggleshaw, J. iffiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. oberts, W. ggaley, J. ennis, H. C. ling, A. my, J. mdford, Mrs. F. W. alton, A. laton, A.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373	dd and Ak Lake and E Economic	per Valley		Eggr Gr Gr Glue Pr Clue Jaa Add Ch Err Ba De Sa Sa Sa	her, Mrs. J. ggleshaw, J. iffiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. oberts, W. ggaley, J. ennis, H. C. ling, A. my, J. mdford, Mrs. F. W. alton, A. laton, A.
369 Selston	Economic  ''  and Eccles	per Valley		Eggr Gr Gr Glue Pr Clue Jaa Add Ch Err Ba De Sa Sa Sa	her, Mrs. J. ggleshaw, J. iffiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. oberts, W. ggaley, J. ennis, H. C. ling, A. my, J. mdford, Mrs. F. W. alton, A. laton, A.
369 Selston 370 Senghenyo 371 Shankiin I 372 Sheerness 373 374 Sheffield a 374 Sheffield a 375 375 377	dd and Al Lake and I	oer Valley		Eggr Gr Gr Ja Ja Ja Add Add Ch Frr Ba Ba Ba Sa W W	her, Mrs. J. gjelshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. teeseman, H. ench, W. T. oberts, W. tings, A. mny, J. mdford, Mrs. F. W. alton, A. alton, M. ilson, S. J.
369 Selston 370 Senghenyo 371 Shankiin I 372 Sheerness 373 374 Sheffield a 374 Sheffield a 375 375 377	dd and Al Lake and I	oer Valley		Eggr Gr Gr Ja Ja Ja Add Add Ch Frr Ba Ba Ba Sa W W	her, Mrs. J. gjelshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. teeseman, H. ench, W. T. oberts, W. tings, A. mny, J. mdford, Mrs. F. W. alton, A. alton, M. ilson, S. J.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", 374 Sheffield a	Economic  ''  ''  ''  ''  ''  ''  ''  ''  ''	per Valley		Eggr Gr Gr Ja Ja Ja Add Add Ch Frr Ba Ba Ba Sa W W	her, Mrs. J. gjelshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. teeseman, H. ench, W. T. oberts, W. tings, A. mny, J. mdford, Mrs. F. W. alton, A. alton, M. ilson, S. J.
369 Selston	dd and Al Lake and I Economic ''' and Eccles '''' '''' '''' '''' '''' '''' '''' '	per Valley		Eggr Gr	her, Mrs. J. ggleshaw, J. iffiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H, ench, W. T. bletts, W. ggaley, J. ennis, H. C. endford, Mrs. F. W. alton, A. alton, T. alton, T. alton, W. lison, S. J. ewellyn, W. hnson, T.
369 Selston	dd and Al Lake and I Economic ''' and Eccles '''' '''' '''' '''' '''' '''' '''' '	per Valley		Eggr Gr	her, Mrs. J. ggleshaw, J. iffiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H, ench, W. T. bletts, W. ggaley, J. ennis, H. C. endford, Mrs. F. W. alton, A. alton, T. alton, T. alton, W. lison, S. J. ewellyn, W. hnson, T.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", ", ", ", ", ", ", ", ", ", ", ", ", "	dd and Al Lake and I Economic '', and Eccles '', '', '', '', '', '', '', '', '', ''	per Valley		Egg. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr	her, Mrs. J. gjelshaw, J. iniths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. teeseman, H. ench, W. T. oberts, W. uggaley, J. mnis, H. C. ting, A. nny, J. ndford, F. W. ndford, Mrs. F. W. alton, A. alton, T. alton, W. ilson, S. J. ewellyn, W. hnston, J. F.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", ", ", ", ", ", ", ", ", ", ", ", ", "	dd and Al Lake and I Economic '', and Eccles '', '', '', '', '', '', '', '', '', ''	per Valley		Egg. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr	her, Mrs. J. gjelshaw, J. iniths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. teeseman, H. ench, W. T. oberts, W. uggaley, J. mnis, H. C. ting, A. nny, J. ndford, F. W. ndford, Mrs. F. W. alton, A. alton, T. alton, W. ilson, S. J. ewellyn, W. hnston, J. F.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", ", ", ", ", ", ", ", ", ", ", ", ", "	Economic  ''  ''  ''  ''  ''  ''  ''  ''  ''	per Valley		Eg. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr	her, Mrs. J. ggleshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. bherts, W. ggaley, J. mnis, H. C. ling, A. mny, J. ndford, Mrs. F. W. alton, A. alton, A. alton, T. alton, W. ilson, S. J. ewellyn, W. hnston, J. F. hnston, J. F. hnston, J. F.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", ", ", ", ", ", ", ", ", ", ", ", ", "	Economic  ''  ''  ''  ''  ''  ''  ''  ''  ''	per Valley		Eg. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr	her, Mrs. J. ggleshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. bherts, W. ggaley, J. mnis, H. C. ling, A. mny, J. ndford, Mrs. F. W. alton, A. alton, A. alton, T. alton, W. ilson, S. J. ewellyn, W. hnston, J. F. hnston, J. F. hnston, J. F.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", ", ", ", ", ", ", ", ", ", ", ", ", "	dd and Al Lake and Economic ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	per Valley		Egg. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr. Gr	her, Mrs. J. gjelshaw, J. ifilths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. oberts, W. ggaley, J. mnis, H. C. king, A. mny, J. mdford, Mrs. F. W. alton, A. laton, A. laton, M. lison, S. J. ewellyn, W. hnson, T. hnston, J. F. sples, J. eaver, H. J.
369 Selston	dd and Al Lake and Economic ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	per Valley		Eg. Cruster Character Char	her, Mrs. J. gleshaw, J. ifiths, G. D. ivis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. iberts, W. ggaley, J. innis, H. C. inny, J. ndford, F. W. ndford, Mrs. F. W. alton, A. alton, T. alton, T. alton, W. ilson, S. J. ewellyn, W. hnson, T. hnston, J. F. tples, J. eaver, H. J. monds, J.
369 Selston	Economic  ''  ''  ''  ''  ''  ''  ''  ''  ''	per Valley		Eg. Eg. Criminal State of the Criminal State	her, Mrs. J. gleshaw, J. ifiths, G. D. ivis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. iberts, W. ggaley, J. innis, H. C. inny, J. ndford, F. W. ndford, Mrs. F. W. alton, A. alton, T. alton, T. alton, W. ilson, S. J. ewellyn, W. hnson, T. hnston, J. F. tples, J. eaver, H. J. monds, J.
369 Selston 370 Senghenyo 371 Shankiin I 372 Sheerness 373 ", ", ", ", ", ", ", ", ", ", ", ", ", "	dd and Al Lake and Economic         	per Valley		Egg Grant Lie Critical Add Charles Cha	her, Mrs. J. grleshaw, J. grleshaw, J. iniths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. oberts, W. ggaley, J. ennis, H. C. sing, A. mny, J. ndford, Mrs. F. W. alton, A. alton, T. alton, W. lison, S. J. ewellyn, W. hnson, T. hnston, J. F. aples, J. enever, H. J. monds, J. rurer, F. J.
369 Selston 370 Senghenyo 371 Shankiin I 372 Sheerness 373 ", ", ", ", ", ", ", ", ", ", ", ", ", "	dd and Al Lake and Economic         	per Valley		Egg Grant Lie Critical Add Charles Cha	her, Mrs. J. gleshaw, J. gleshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. bletts, W. ggaley, J. ennis, H. C. king, A. mny, J. mdford, Mrs. F. W. alton, A. alton, T. alton, W. lison, S. J. ewellyn, W. hnson, T. hnston, J. F. aples, J. enever, H. J. monds, J. rner, F. J.
369 Selston 370 Senghenyo 371 Shankiin I 372 Sheerness 373 ", ", ", ", ", ", ", ", ", ", ", ", ", "	Economic  ''  ''  ''  ''  ''  ''  ''  ''  ''	per Valley		Eg Grand Gra	her, Mrs. J. gleshaw, J. ifiths, G. D. ivis, E. ice A. cobs, C. E. cobs, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. iherts, W. ggaley, J. mins, H. C. inns, A. mny, J. ndford, F. W. ndford, Mrs. F. W. alton, A. alton, T. alton, W. ilson, S. J. ewellyn, W. hnston, J. F. aples, J. J. preer, F. J. shman, J. T.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", ", ", ", ", ", ", ", ", ", ", ", ", "	Economic  ''  ''  ''  ''  ''  ''  ''  ''  ''	per Valley		Eg Grand Gra	her, Mrs. J. gleshaw, J. gleshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. bletts, W. ggaley, J. ennis, H. C. king, A. mny, J. mdford, Mrs. F. W. alton, A. alton, T. alton, W. lison, S. J. ewellyn, W. hnson, T. hnston, J. F. aples, J. enever, H. J. monds, J. rner, F. J.
369 Selston	dd and Al Lake and C Economic ''' and Eccles '''' '''' '''' '''' '''' '''' '''' '	per Valley		Egg. Grr Grr Grr Grr Grr Grr Grr Grr Grr Gr	her, Mrs. J. ggleshaw, J. igfleshaw, J. igfleshaw, J. igfleshaw, J. igfleshaw, J. iee A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. bietts, W. ggaley, J. ennis, H. C. ling, A. nny, J. ndford, Mrs. F. W. ndford, Mrs. F. W. alton, A. laton, A. laton, T. laton, T. laton, T. laton, J. F. phies, J. ewellyn, W. hnson, J. F. phies, J. eaver, H. J. monds, J. rrner, F. J. shman, J. T. rrlow, J. C.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", ", ", ", ", ", ", ", ", ", ", ", ", "	dd and Al Lake and I Economic '', and Eccles '', '', '', '', '', '', '', '', '', ''	per Valley		Egg Grant Lie	her, Mrs. J. ggleshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. leeseman, H. ench, W. T. oberts, W. uggaley, J. linnis, H. C. ling, A. mny, J. ndford, Mrs. F. W. alton, A. alton, T. laton, W. lison, S. J. ewellyn, W. hnson, T. hnston, J. F. kples, J. eaver, H. J. monds, J. rurer, F. J. shman, J. T. rlow, J. C. kehurst, C. J.
369 Selston 370 Senghenyo 371 Shanklin I 372 Sheerness 373 ", ", ", ", ", ", ", ", ", ", ", ", ", "	dd and Al Lake and I Economic '', and Eccles '', '', '', '', '', '', '', '', '', ''	per Valley		Egg Grant Lie	her, Mrs. J. ggleshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. ams, Mrs. E. leeseman, H. ench, W. T. oberts, W. uggaley, J. linnis, H. C. ling, A. mny, J. ndford, Mrs. F. W. alton, A. alton, T. laton, W. lison, S. J. ewellyn, W. hnson, T. hnston, J. F. kples, J. eaver, H. J. monds, J. rurer, F. J. shman, J. T. rlow, J. C. kehurst, C. J.
369 Selston	dd and Al Lake and Economic "," and Eccles "," "," "," "," "," "," "," "," "," ",	per Valley		Egg. Griffer G	her, Mrs. J. grleshaw, J. igfleshaw, J. igfleshaw, J. igfleshaw, J. igfleshaw, J. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. leeseman, H. ench, W. T. bleets, W. gralley, J. minis, H. C. ling, A. mny, J. ndford, Mrs. F. W. alton, A. alton, T. alton, W. ilson, S. J. ewellyn, W. hnson, T. hnston, J. F. kpiles, J. eaver, H. J. eaver, H. J. enonds, J. rrner, F. J. shman, J. T. rrlow, J. C. kehurst, C. J. igg, H.
369 Selston	dd and Al Lake and Economic "," and Eccles "," "," "," "," "," "," "," "," "," ",	per Valley		Egg. Griffer G	her, Mrs. J. grleshaw, J. igfleshaw, J. igfleshaw, J. igfleshaw, J. igfleshaw, J. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. leeseman, H. ench, W. T. bleets, W. gralley, J. minis, H. C. ling, A. mny, J. ndford, Mrs. F. W. alton, A. alton, T. alton, W. ilson, S. J. ewellyn, W. hnson, T. hnston, J. F. kpiles, J. eaver, H. J. eaver, H. J. enonds, J. rrner, F. J. shman, J. T. rrlow, J. C. kehurst, C. J. igg, H.
369 Selston	dd and Al Lake and I Economic ''' ''' '''' '''' '''' '''' ''''' '''' ''''	per Valley		Egg Gright Lie Christian Lie	her, Mrs. J. gleshaw, J. gleshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. oberts, W. ggaley, J. ennis, H. C. ling, A. mny, J. mdford, Mrs. F. W. alton, A. alton, A. liton, A. liton, W. lison, S. J. ewellyn, W. hnson, T. hnston, J. F. ples, J. ewellyn, W. truer, F. J. shman, J. T. rrlow, J. C. kehurst, C. J. lgg, H. stings, T.
369 Selston	dd and Al Lake and I Economic ''' ''' '''' '''' '''' '''' ''''' '''' ''''	per Valley		Egg Gright Lie Christian Lie	her, Mrs. J. gleshaw, J. gleshaw, J. ifiths, G. D. wis, E. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. lams, Mrs. E. leeseman, H. ench, W. T. oberts, W. ggaley, J. ennis, H. C. ling, A. mny, J. mdford, Mrs. F. W. alton, A. alton, A. liton, A. liton, W. lison, S. J. ewellyn, W. hnson, T. hnston, J. F. ples, J. ewellyn, W. truer, F. J. shman, J. T. rrlow, J. C. kehurst, C. J. lgg, H. stings, T.
369 Selston 370 Senghenyo 371 Shankiin I 372 Sheerness 373 ", ", ", ", ", ", ", ", ", ", ", ", ", "	dd and Al Lake and I Economic ''' ''' '''' '''' '''' '''' ''''' '''' ''''	per Valley		Egg Gright Lie Christian Lie	her, Mrs. J. grleshaw, J. igfleshaw, J. igfleshaw, J. igfleshaw, J. igfleshaw, J. ice A. ear, Mrs. M. H. cobs, C. E. cobs, Mrs. J. leeseman, H. ench, W. T. bleets, W. gralley, J. minis, H. C. ling, A. mny, J. ndford, Mrs. F. W. alton, A. alton, T. alton, W. ilson, S. J. ewellyn, W. hnson, T. hnston, J. F. kpiles, J. eaver, H. J. eaver, H. J. enonds, J. rrner, F. J. shman, J. T. rrlow, J. C. kehurst, C. J. igg, H.

DELEGATES.

883 Soho (Birmingham)	Connolly, J.
,, ,,	Parker, T. H.
33 33	Reay, J.
384 Southampton	Corben, E.
33	Jones, T. I.
,,	Jones, T. L. Mead, F.
,,	Olney, W. R.
,,	Saunders, F.
***************************************	Wilkes, Miss. F.
385 South Crosland and Netherton	Pogson, J.
386 Southport	Campion, J.
95 444444444444444444444444444444444444	Houldsworth, R.
387 South Shields	Hammond, W.
,, ,, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Hetherington, W.
388 Southwell'	Arnold, G. A.
389 Sowerby Bridge	Fishwick, A.
,, ,,	Lawrence, J.
y, y,	Thorpe, R.
n n	Whiteley, D.
890 ,, ,, Flour	Hartley, S. Nicholl, W.
99 99 19 11 11 11 11 11 11 11 11 11 11 1	Nicholl, W.
001 (1 ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) )	Richardson, S.
391 Sperope Boot Manufacturers (Barwell)	Jordon, J.
392 Stainland and Holywell Green	Eastwood, A.
893 Stalybridge	Sutcline, W.
595 Starypringe	Sutcliffe, W. Cropper, J.
394 Stafford.	DOWIIS, W.
	Greenwood, G.
99	Hewitt, G.
895 Staveley Town	Hewitt, Mrs. G. Siddall, G.
,,	Smith, W.
396 Stockport	Casson, J.
7.15	Higson, T.
,,	Manning, G.
**	Perry, S. F.
397 Stocksbridge	Brown, F.
41	Farnie, A. M.
33	Pyrah, J.
898 Stockton-on-Tees	Alderson, Mrs. M. J.
,,	Drinkell, H.
33	Drinkell, H. Duffield, W. Senr. Duffield, W. Junr.
j)	Duffield, W. Junr.
,,	Harrison, J.
,,	Harrison, Mrs. J.
33	Potter, J.
900 Canadana (T 3)	Potter, Mrs J.
399 Stratford (London)	Banks, G. L.
33 33	Murrell, G. W.
	Walker, T. Welsh, W. H. Willett, A.
39 99	Willott A
400 Stroud	Clissold, T.
10	Evans, E. R.
401 Sunderland	Chambers, Mrs. C.T.
13	Chambers, Miss E.D.
))	Howe, T.
33	Mason, J. W.
402 Sutton (Surrey)	Cope, J. T.
403 Swalwell	Stubbs, T.
404 Swarthmoor and Ulverston	Bewsher, J.
33	Coward, G.
405 M	
405 Tamworth	Sanders, H.
33	Ward, H.
406 Mantahia	Wilson, W.
406 Tantoble	Harrison, W.
407 Tavistock	Pryor, Mrs. J.
100 I ch Acres and Suitchiey	Dudley, J.

408 Ten Acres and Stirchley	Hems, J. R. Jeffs, W.
99 99 *********************************	Jens, W.
409 Thomson, Wm. and Sons Ltd.	Rowell, Mrs. M. Thomson, G.
410 Throckley and District	Bestford, J.
33 37 ****** **************************	Browell, R.
11 12 11 11 11 11 11 11 11 11 11 11 11 1	Kirton, M.
411 Tibshelf	Gee, W.
,,	Meakin, F.
412 Todmorden –Bridge End	Swain, W.
	Turner, S.
413 ,, Industrial	Hollinrake, J. T.
39 99	Holt, J.
,,	Marshall, G. O.
13 39	Needham, A.
414 Ton Industrial	Pickles, W. Price, J. B.
	Pugh, D. T.
39 39 *********************************	Raymond, J.
415 Torquay "	Thompson, H.
** ************************************	White, W.
416 Tow Law	Dodd, G.
,,	Hildreth, J. J.
417 Townhill	Wilson, Mrs. J.
418 Toxteth (Liverpool)	Norris, F. J.
, , , , , , , , , , , , , , , , , , ,	Wilkins, Miss M.
419 Treboeth	Thomas, F. G.
420 Tredegar Industrial	Chapman, E.
jı jı	Evans, D.
421 Trowbridge	Thomas, D.
422 Tunbridge Wells	Wareham, J.
122 Tunbridge Wons	Dawes, W. Richards, H. G.
423 Twerton-on-Avon	Grace, H. E. Naish, W. H. Perry, B. G.
39 ************************************	Naish, W. H.
jj	Perry, B. G.
<b>"</b>	
424 Uddingston	Donnan, H. Leggatt, N. F.
40M TT	Leggatt, N. F.
425 Uppermill	Whitehead, H.
426 Vale of Leven	McLaren, D.
The value of Edvolt.	Moraton, D.
427 Wakefield Industrial	Bedford, H.
,, ,, ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Brockway, E. J.
99 99	Gill, T.
400 XX 31 3	Lyles, B. E.
428 Walkden	Cooke, P.
429 Wallsend	Williamson, S.
429 Wallsend	Rigg, J. I.
430 Walsall	Thomson, G. Abbotts, W.
39	Dewsbury, C. W.
***************************************	Dewsbury, Mrs. O.W.
,,	Millerchip, Mrs. W.
	Evison, A.
431 ,, Locks and Cart Gear	Evison, A. Harrison, W. G.
432 Walsden	Fielden, F.
483 Warrington	Atkinson, W.
,,	Bowers, T.
,,	Cook, N.
484 Watford	Wadsworth, T.
304 YY AUTOFU	Carpenter, A. G. Hawkes, F. T.
,,	Wiggins, A.
435 Wellingborough Midland	Booth, S.
,, ,,	Morris, D.

436 West Calder	Connelly, T.
	Dratt W
	Pratt, W. Tait, J.
,,	Talt, J.
,,	White, G.
437 Weston-super-Mare	Hobbs. A.
15	Page, W. J.
438 West Stanley	Nicholson, H.
19	Wood, T.
439 West Wylam and Prudhoe	Dixon, J.
440 West Yorks. Coal Federation.	Pearson, T.
440 West Yorks. Coal Federation	Brooke, G. H.
441 Weymouth	Francombe, S.
	Richardson, G.
442 Wigan	Gaskell, J.
	Jackson, H.
;;;	Sharrock, R.
443 Wigston Hosiers	Timson, T.
443 Wigston Hosiers	Timison, T.
444 Winchester	Hutchings, W.
445 Windhill	Baldwin, Mrs. S.
,,	Barras, A.
***	Clough, Mrs. M.
,,	Holmes, A.
,,	Holmes, F.
,,	Holmon Man D
	Holmes, Mrs. F.
,,	Murgatroyd, J.
,,	Newbould, C.
446 Windsor	Float, A.
447 Winsford	Burrows, A.
	Fryer, W. Lunt, F.
,,	Lunt E
448 Wishaw	Tindan A
	Lindsay, A.
33	McCandlish, M.
,,	Weir, J.
449 Woking, Horsell and District	Hunt, F. M
450 Wolverhampton	Fullwood, Mrs. A.
451 Wolverton	Cownley, A.
jy	Dolling, H.
	Groon P
	Time W
APO SVI -1 d.b. Donal Americal	Green, R. King, W. Arnold, T. G.
452 Woolwich—Royal Arsenal	Arnold, T. G.
,, ,,	Bass, Mrs. R.
99 99 100000000000000000000000000000000	Brown, W.
99 99	Brown, W. Byford, R. Davis, W. T. Davis, Mrs. W. T. Duffield, A. W.
99 99 *********************************	Davis, W. T.
j, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,	Davis, Mrs. W. T.
,, ,,	Duffield A W
,,	Uall I
,, ,	Hall, J.
	Keeble, H.
31 21	Leighton, Mrs. H.
77 72 73	Lockyear, Mrs. E.
17	Reynolds, F.
77 77	Ross, E.
32 31 **********************************	Ross, Mrs. E.
11 11	Stafford, J. J.
,, ,,	Wale, R. R
453 Industrial Building.	White, Mrs. M. A.
	Byford, Mrs. R.
454 Worcester	Ford, W.
19	Moody, E.
19	Moody, E. Saxton, Mrs. C.A. W.
19	Smith, J.
455 Workington Beehive	Beattie, J. S.
· · · · · · · · · · · · · · · · · · ·	Carruthers, W.
456 Industrial	Peel, G.
457 Worksop	
	Flowers, W.
470 77 13	Pilkington, W.
458 Yeovil	Pierce, H. F.
,,	Sibley, H. G.
459 York	Bamforth, J. T.
,,	Constable, F. J.

NAME OF DISTRICT ASSOCIATION.	DELEGATES.
459 York	Coulson, J. J. Coulson, Mrs. J. J. Moody, R. Wilkinson, H. W. Williams, Miss A.
DISTRICT ASSOCIATIONS.	
461 Irish Conference	Barbour, H. M. Palmer, J.
Midland Section.	
462 Birmingham 463 Leicester 464 Lincoln 465 Northampton and Earls Barton 466 Nottingham 467 Stafford 468 Wellingborough and Kettering	Pagett, H. Kemp, S. Johnson, W. F. James, G. T. Hibbard, E. Fullwood, A. Brigstock, G.
Northern Section.	
469 South Durham	Readshaw, T.
North-Western Section.	
470 Airedale 471 Calderdale 472 Dewsbury 473 Huddersfield	Holden, H. Binns, A. Thompson, A. S. Ledger, R.
North-Western Section.	
474 Macclesfield 475 North-East Lancashire 476 North Lonsdale. 477 South Yorkshire	Billington, J. Cooper, J. W. Cain, J. J. Knights, W.
Scottish Section.	
478 Ayrshire 479 Border Counties 480 East of Scotland 481 Falkirk 482 Fife and Kinross 483 Glasgow and Suburbs 484 Renfrewshire 485 Stirling and West of Fife	Clark, S. O'Hara, N. Young, A. McNair, G. McConnell, P. Parlane, J. Muir, J. Dunley, J.
Southern Section.	
486 Cambridge and Bedford. 487 Essex and Suffolk. 488 Hants. 489 Kent 490 North Metropolitan. 491 South Metropolitan. 492 Oxford and Bucks. 493 Sussex. 494 Wilts and Dorset	Goldsmith, C. T. Salmon, W. J. Pearce, R. S. Adams, J. Rudall, C. Stevenson, J. Taylor, C. E. Kille, H. C. Oakley, A. H.

xxxvi.	LIST OF DELEGATES.	
	NAME OF DISTRICT ASSOCIATION.	DELEGATES.
496	South-Western Section.  Bristol and Somerset	Connolly, C. A. Toms, J. R. Loram, H. W.
499	Brecon, Monmouth, and East GlamorganGloucester and Hereford West Wales	Davies, J. P. Blackwell, J. Jones, S.

Total number of persons present at Congress, 1,489.





# PRELIMINARY PROCEEDINGS.

**---**⊲□⊳----

SATURDAY, 25th MAY, 1912.

**---**⊲□▷----

The delegates to the Forty-fourth Annual Co-operative Congress began to assemble in Portsmouth on Friday evening, 24th May, and on Saturday morning the naval town was alive with co-operators. The weather was of the brightest, a warm sun greeting the visitors, the sunshine continuing throughout the whole of the sittings.

The members of the Central Board held their customary meeting on the Saturday morning, 25th May, and for this purpose had placed at their service the Mayor's banqueting room at the Town Hall. Mr. B. Williams (chairman of the United Board) presided, and with him were Messrs. A. Whitehead and T. Horrocks (secretary and assistant-secretary respectively of the Co-operative Union).

# CENTRAL BOARD MEETING.

The following members of the Board were present:-

IRISH CONFERENCE ASSOCIATION.

Messrs, H. M. Barbour and J. Palmer.

MIDLAND SECTION.

Messrs. D. Bailey, G. Bastard, J. Butcher, S. Butler, W. J. Douse, J. Langley, D. Mc.Innes, W. Millerchip, F. Rankin, S. Redfern, and C. A. W. Saxton.

#### NORTHERN SECTION.

Messrs. J. Davison, S. Galbraith, J. Murdoch, W. R. Rae, W. Scott, J. Smith, and T. Thompson; also W. Clayton (secretary).

# NORTH-WESTERN SECTION.

Messrs. E. Booth, W. Dewhurst, J. Dickinson, W. E. Dudley, S. Fairbrother, S. R. Foster, G. Goodenough, J. Greenwood, W. Gregory, J. Johnston, J. E. Kilburn, J. Lowe, J. Morrell, J. Pollitt, T. Redfearn, J. Shepherd, H. Stuttard, J. Thompson, G. Wheelhouse, B. Woolfenden, and F. Hardern (hon. member); also J. Bradshaw (secretary).

#### SCOTTISH SECTION.

Messrs. J. Allan, G. Bisset, J. Deans, J. Lucas, D. McCulloch, J. Patterson, A. Purdie, J. M. Wilkie, and G. Wilson.

#### SOUTHERN SECTION.

Messrs. W. T. Charter, M. H. Clear, S. Foulger, Mrs. M. A. Gasson, Messrs. A. W. Golightly, A. Hainsworth, R. Rowsell, B. Williams, and E. O. Greening (hon. member); also H. J. May (sccretary).

#### SOUTH-WESTERN SECTION.

Messrs. A. Bullock, W. J. Gilbert, R. R. Prynne, C. Vaughan, and H. Westbury.

#### WESTERN SECTION.

Messrs. W. H. Bryant, R. R. Chappell, J. R. Davies, L. W. Richards, and E. R. Wood.

Mr. T. Wood (auditor).

The CHAIRMAN, at the outset, said he desired to give the members of the Board and the delegates to Congress generally a hearty welcome to the Southern Section and to Portsmouth. The arrangements for their comfort whilst in Portsmouth had been made with the utmost care, and he had no doubt they would work out to the satisfaction of all concerned. He then referred to the death of Mr. J. C. Gray (formerly general secretary of the Co-operative Union) and said in that sad event the movement had received a great blow. There could be no mistake about that. They would feel his loss for many years. He moved that they place on record their profound regret at the death of Mr. J. C. Gray, whose work on behalf of the movement would always remain in the memory of British and Continental co-operators, and their sympathy with the widow and family.

Mr. G. Wheelhouse (North-Western Section) seconded the resolution, and

the members of the Board indicated their approval by rising.

The Chairman then formally introduced Mr. Whitehead as the General Secretary of the Union, and his reception was of a cordial character.

## NEW AVENUES WANTED.

Mr. E. O. Greening (Hon. Member, Southern Section) drew attention to the figure's recorded in the report under the heading of "General Progress of Our Movement," and said he wanted to say a few words on the tendency of the movement as disclosed by those figures and the vista which they opened before them. There were very satisfactory increases in sales, members, and profits, but he also noticed the same tendency in the reduction of the number of societies. Amalgamation seemed to be the order of the day. He did not mean to say that they ought to resist that tendency, because, to a certain extent, economic and commercial reasons made aggregations necessary; but what he wanted to ask was: Was co-operation taking its fair share in the fuller life of the nation? He had in mind science and art, and would like societies to be formed which would specialise and give co-operators the benefits of the latest discoveries. Then, again, what was to be the future of the great railway system? Could they not bring the influence of co-operation to bear upon such an important question as that? His own opinion was that their railways ought to be managed on co-operative or copartnership lines. knew of one railway which was considering the matter, and believed the majority of the members of Parliament would welcome the introduction of co-operative principles into industry.

Mr. W. T. Charter (Southern Section) spoke in favour of amalgamation and against the views of Mr. Greening. Any one with experience of agricultural districts would agree that it would be better for small societies to link up and form one or two large societies instead of continuing a struggle for mere existence.

Mr. W. Millerchip (Midland Section) said that, whilst they might agree with the sentiments given expression to by Mr. Greening, they must remember that industrial, social, and economic circumstances had greatly changed during the last twenty years, and more particularly in the last fifty years. It might have been feasible for enthusiastic men to start in an industry on copartnership lines in the old days and be successful, but he questioned whether it would be wise for men to invest money in the formation of copartnership concerns to-day.

#### CO-OPERATION IN PRODUCTION.

Mr. S. R. Foster (North-Western Section) quoted figures from the report relative to co-operation in distribution and production, and asked if the progress made in production was all that they might reasonably expect. He did not think so, and suggested that the attention of employés might be drawn to the matter through the classes formed by the Central Education Committee.

Mr. D. Mc.Innes (Midland Section) asked if Mr. Foster had observed the figures issued by the Government with reference to distributive societies and production? As was pointed out in their own report, those figures showed that they (the Co-operative Union) had underestimated the value of goods produced by co-operative distributive societies in 1909 by about £4,000,000.

Mr. S. R. Foster said he had taken into account the figures issued by the Government, and they had not altered his opinion with regard to the progress made by co-operation in production.

#### FARMING IN SCOTLAND.

Mr. E. O. Greening (Hon. Member, Southern Section) drew attention to the figures published under the heading of "Farming by Co-operative Societies," and said we ought to inquire from our Scottish friends how they are making it successful.

# EXAMINATION QUESTIONS.

Mr. J. M. Wilkie (Scottish Section) objected to some of the questions asked in the examination in "Citizenship," and said the one who framed them seemed to be unaware of the existence of Scotland. There were people across the Border who were in favour of Home Rule, and the way the questions had been set in this particular examination would only ferment the idea.

Mr. W. R. RAE (Northern Section, and Chairman of the Central Education Committee) said they were considering means of controlling more closely

the questions set for examinations.

#### CO-OPERATORS IN PARLIAMENT.

Mr. J. Johnston (North-Western Section) said that, some years ago, the Parliamentary Committee considered the question of co-operators being directly represented in Parliament, and brought a scheme before Congress. He would like to ask whether the Parliamentary Committee had recently reconsidered the question in view of the changes which had taken place since then, and whether there was any likelihood of them bringing a recommendation before Congress in the near future.

The CHAIRMAN: We are dealing with the report, and that does not arise

out of it.

#### NATIONAL INSURANCE.

Mr. E. R. Wood (Western Section) said the Parliamentary Committee had considered the National Insurance Act from the point of view of the Wholesale Societies, the Co-operative Union, and the friendly societies, but not from the standpoint of the Insurance Society. At any rate, there was no reference in the report to the Insurance Society.

Mr. H. J. MAY (Secretary of the Parliamentary Committee) said he could not give reasons why the Co-operative Insurance Society had not been considered, because he knew as a matter of fact that the position of the Co-operative Insurance Society in relation to the National Insurance Act had

been discussed by the committee.

Mr. E. R. Wood: Why, then, is there no mention of it in the report?

Mr. H. J. May said it was not considered necessary to make any special reference to the Insurance Society. The Insurance Society, in common with other societies, members of the Union, received a circular from the Parliamentary Committee inviting suggestions with respect to the movement and the National Insurance Act.

Mr. J. Deans (Scottish Section) stated that as a member of the Parliamentary Committee he could assure the members of the Board that the subject of co-operative societies in relation to the National Insurance Scheme was thoroughly discussed, and the decision, that the Wholesale Societies should either jointly or separately form approved societies on behalf of the movement, was only come to after mature consideration.

Mr. H. J. May said that if they turned to the report they would find a paragraph headed, "The Establishment of Separate Co-operative Friendly Societies." It was under that head that the Parliamentary Com-

mittee considered the Insurance Society.

Mr. W. T. CHARTER (Southern Section) stated that, as a member of the Parliamentary Committee at the time this question was considered, he could endorse all that had been said with reference to the consideration given to the Insurance Society.

Mr. R. R. PRYNNE (South-Western Section) stated that the Parliamentary Committee, in their report, should have referred specifically to the Insurance Society and given the reasons why they could not recommend the Insurance

Society as an approved society.

Mr. E. O. Greening was also of opinion that the report should have made some reference to the Insurance Society. He drew attention to the collective life assurance scheme, and said its success showed the value of forming

societies to specialise in given directions.

Mr. H. J. May said he thought the members of the Central Board should recognise that in dealing with this matter, especially with regard to the Insurance Society, there were preliminary difficulties for which the Parliamentary Committee were not responsible. There was the general question of insurance before the movement at the time, and the Parliamentary Committee desired to keep the subject of national insurance entirely away from that. Mr. Greening shook his head, but he thought he should be given credit for knowing what was in the minds of the Parliamentary Committee at the time.

#### ANTI-CREDIT.

Mrs. M. A. Gasson (Southern Section) asked if the United Board were satisfied with the work done by the Anti-Credit Committee during the past year.

The Chairman said they were not satisfied, and, under the circumstances, he did not see how they could be. It was a very difficult matter to carry on a public agitation against credit without making the position worse than ever. Had the matter been dealt with in a quiet manner by deputations to societies, and not through the public press, it was quite possible much good work would have been done.

#### HONORARY MEMBERS OF THE BOARD.

The Chairman moved that the following gentlemen be recommended to Congress for election as honorary members of the Board:—

Section.	Members.
Midland	Messrs. E. L. Griffiths, D. Mc.Innes, S. Redfern,
	W. W. Smith, and G. Woodhouse.
Northern	Messrs. H. R. Bailey, W. Crooks, and T Rule.
North-Western	Messrs. C. J. Beckett and F. Hardern.
Scottish	Messrs. J. McMurren and A. Meldrum.
Southern	Messrs, A. H. D. Acland, E. O. Greening, G. Hines,
	and H. Vivian.
South-Western	Mr. T. Gidley.

The Secretary reported that since the report was sent to the printers the North-Western Sectional Board had forwarded to the Union Office the name of Mr. G. Wheelhouse for inclusion in the list.

It was resolved that the name of Mr. Wheelhouse be added to the list, and that the list be submitted to Congress for approval.

#### MEMORIAL TO MR. J. C. GRAY.

The Chairman reported that the special sub-committee appointed to consider the form of a memorial to the late Mr. J. C. Gray desired to make the following suggestions:—

- That a memorial should be erected over the grave, the cost not to exceed £100.'
- (2) That a bust should be prepared and placed in the entrance hall of Holyoake House; not to exceed £100 or £150.
- Enlargement of photograph for boardroom; probable cost £10 to £15.
- (4) That reproductions of Mr. Gray's photographs be prepared for sale to societies. (Steel engravings.)
- (5) That the expense of the above be met from the funds of the Union.

As an alternative scheme, it was decided to suggest that an appeal be made to societies to carry out the above, and any surplus to be applied for the formation of a J. C. Gray Library; the Co-operative Union to make a generous grant if the second scheme is adopted.

Mr. W. T. Charter (Southern Section) moved the adoption of the first three clauses of the report. He also wanted to know if they could not perpetuate the memory of the late Mr. J. C. Gray by raising a fund whereby they could relieve cases of distress.

Mr. W. Gregory (North-Western Section) said that, as a member of the sub-committee, he could assure them they had considered such a scheme as Mr. Charter evidently had in mind, but they came to the conclusion that the present was not the time to make the appeal to societies for the necessary funds.

Mr. G. Bisset (Scottish Section) said he was favourable to the idea of forming a library at Holyoake House, and expressed the opinion that societies would gladly pay an additional year's subscription with that object in view.

Mr. E. R. Wood (Western Section) desired to support the suggestion of Mr. Charter relative to the formation of a fund for relieving distressed cases. To his mind, the first three suggestions of the special sub-committee would be insufficient to perpetuate the memory of the late Mr. J. C. Gray. A library at Holyoake House would be all very well in its way, but it would not be of much benefit to the country as a whole. He thought societies would subscribe handsomely to a relief fund.

Mr. S. FAIRBROTHER (North-Western Section) moved an amendment to the effect that the memorial take the form of a reference library at Holyoake House, and that the cost be defrayed from the funds of the Union. The library would be extremely useful for students in all parts of the British Isles. He also expressed the opinion that if they were to appeal to societies for funds they would not get much of a response.

Mr. J. Johnston (North-Western Section) seconded the amendment. The suggested library would be of great value to the movement, and, so far as he was personally concerned, they could place it wherever they liked. He was also of opinion that the cost should be borne by the Union, and that they might utilise the subscriptions taken on behalf of the Blandford Memorial for the purpose of making it more effective.

Mr. W. R. RAE said Mr. Johnston was not going to form one memorial by destroying another. He also suggested that the library should be built up on the lines found so successful by the Fabian Society, and that they should not store up books which might be out of date in ten years' time.

Mr. A. W. Golightly (Southern Section) said it would be a mistake to set up a library which would not be available for the use of co-operators in the South or in Scotland. He was of opinion that they should have a bust and a painting of the late Mr. Gray, and that the memorial should end there.

The amendment was put to the vote and only received the votes of a minority of the members. The resolution was then submitted to the vote and declared carried.

It was also decided that the cost of the memorial should be defrayed out of the funds of the Union.

#### EXPENSES OF CONGRESS.

The GENERAL SECRETARY drew attention to the amendment which had been sent in by the Brightside and Carbrook Society, which was to the effect that the expenses of Congress and Exhibition should be defrayed from the funds of the Union, and pointed out that this could only be done by all the societies agreeing to pay subscriptions to the Union on the increased rate as passed by the Bradford Congress. The Union would then be able to set aside £1,000 for the expenses of Congress, which, with the donation from the Wholesale Society and the entertaining society, should be sufficient.

Mr. A. W. Golightly said that if they could agree to the Brightside and Carbrook amendment they would, to a certain extent, meet the objections of societies which were opposed to the 1<sup>1</sup>/<sub>4</sub>d. subscription to the funds of the Union. He was also of opinion that if the Union did defray the expenses of

their annual gathering it would then be possible to hold Congress in places where it was impossible at the present time on account of the large expenditure which was involved.

The Secretary pointed out that the Brightside and Carbrook Society wanted the Union to bear the whole of the expenditure necessitated by Congress. He considered that was too much to expect from the Union, hence his suggestion of £1,000. The Union in this way would be able to have greater control over the money spent on Congress. He, therefore, suggested they should get the Brightside and Carbrook Society to withdraw its amendment.

Mr. J. M. Wilkie (Scottish Section) put in a plea for economy, and, as an instance where money might be saved, drew attention to the deputation which had gone from the United Board to Aberdeen to make inquiries respecting hall accommodation for the Congress of 1913. Surely, he said, there were people in Aberdeen who could have given the required information.

Mr. A. W. Golightly thereupon moved a resolution to the effect that in future the Union should vote a sum not exceeding £1,000 from its funds

towards the cost of Congress.

Mr. G. Wheelhouse seconded the resolution. He said that knowing the feeling of the societies in the South Yorkshire District he could say that if they had a guarantee that the Union would grant £1,000 towards the expenses of Congress it would remove a good deal of the opposition in relation to the increased subscription. What the societies objected to was this: They had to ask their members for the subscription to the Union and then for a grant towards the expenses of Congress, which they considered to be practically the same thing.

Mr. W. E. Dudley (North-Western Section), in supporting the resolution, wondered whether they could not say to the societies which were objecting to the 14d. subscription something to this effect: That, provided circumstances were favourable, they would be prepared to consider the question of reducing the rate of subscription at some future date.

Mr. D. Mc.Innes (Midland Section) thought the suggestion made by Messrs. Golightly and Wheelhouse would commend itself to Congress. He believed societies were becoming tired of being appealed to for this and that object.

Mr. T. Redfearn (North-Western Section) protested against what he described as the pessimistic spirit which now seemed to animate the members of the Central Board. Evidently a few large societies had frightened them. ("No, no.") Well, the whole trend of the discussion had centred round this point. There was not a word of difference in the position of affairs between this Congress and last. He was originally opposed to the 1½d. subscription, but a fuller consideration of the matter had led to a change in his opinions. He believed large societies were reaping the same benefits from the Union as the small societies. He thought it would be a big mistake on the part of the Central Board to try and alter what had been done by the Bradford Congress.

The resolution was carried unanimously.

#### CO-OPERATIVE INSURANCE.

Mr. M. H. Clear (Southern Section) entered a protest against the United Board coming to a decision on the insurance question, and expressed the opinion that the matter should have been referred to the Central Board for settlement.

Mr. E. R. Wood (Western Section) asked the reason why the United Board had come to a decision. Was it because the parties concerned had failed to agree, or because some of them had refused to continue negotiations?

The CHAIRMAN: No, I do not think it was. It seems to me that the general opinion of the movement was that the United Board should come to some decision on the matter. They had to get down on one side of the fence, and, of course, the people on the other side are not satisfied.

Mr. E. R. Wood: What were the instructions of the Newport Congress in respect to this matter?

Mr. W. R. Rae said the opinion of the Northern Section was that the time had not arrived for the United Board to get down on one side of the fence or the other.

Mr. J. Allan (Scottish Section) did not agree; they had to come to a decision one way or another.

Mr. T. Redfearn (North-Western Section) said that members of the United Board felt it would only be wise and proper for them to come to a decision on the insurance question before the meeting of Congress. It was stated at one of their meetings that the Insurance Society could not do the whole of the insurance business of the movement. The Insurance Society admitted that fact, and the only thing the United Board could do was to see which was the strongest party to take up this question of insurance. It was pointed out at the United Board meeting—he believed he pointed it out himself—that the funds of the Co-operative Wholesale Society were the only funds capable of taking the whole of the insurance business for the movement.

Mr. C. A. W. Saxton (Midland Section) understood that at the time the report was in course of preparation negotiations were in progress between the parties concerned. Was any finality likely to be reached?

The Secretary: It is impossible to say.

Mr. R. R. Chappell (Western Section): Can the United Board say that if the Wholesale Society take over the insurance of the movement the whole of it will be kept within the movement.

The Chairman: I do not think it can be kept within the movement.

Mr. Wood expressed the opinion that the United Board had no business to take sides whilst negotiations were proceeding.

#### THE TROUBLE IN MANCHESTER.

Mr. W. T. Charter (Southern Section) said he had to express regret that their efforts to bring about peace between the Beswick and Manchester and Salford societies had been unsuccessful. Every means had been tried, but without success. They were prepared to go in for peace, but not for peace at any price.

Mr. W. Gregory (North-Western Section) reported that after all there seemed to be a ray of hope. At any rate, seven of the societies in Manchester had agreed to meet in conference to discuss the question of amalgamation, and one of the societies was Beswick.

#### WOOLWICH AND BROMLEY.

The CHAIRMAN drew attention to the pamphlet which had been issued by the Woolwich Society in reference to the dispute with Bromley, and said the Southern Sectional Board and the United Board, before coming to their decision, had considered all the facts of the case.

The General Secretary made reference to the fact that in the pamphlet it was stated that the United Board had issued the report in one form and sent it forward to Congress in another. That was not correct. All that the United Board had done was to send out to the sectional boards, as usual, proof of the report, which, by the way, was marked private and confidential, in order that they might have an opportunity of suggesting alterations.

Mr. A. Hainsworth (Southern Section) said he claimed freedom of action in regard to this matter when it came before Congress. As a member of the Southern Sectional Board he disagreed entirely with the words of the chairman, who had also been chairman of the Sectional Board during the past twelve months. When the chairman said the members of the Sectional Board were in possession of all the facts of the case he was mistaken. It was within his own recollection that at the end of the conference the chairman declared that he had not seen a copy of the Woolwich Society's case, and asked for a copy. He also wanted to enter his protest against the attitude taken up by the United Board in regard to this matter. He was of opinion that the members of that Board were not wisely advised in publishing what they had done and in coming to a decision without first of all getting into direct contact with the two societies. He suggested that the matter be referred back to the United Board in the hope that another effort would be made to settle the dispute to the satisfaction of both parties.

Mr. A. W. Golightly (Southern Section) said the facts of the case were these: That within about a mile of each other the two societies were putting up premises costing £10,000. In other words, there was an expenditure of £20,000 co-operative money where probably £12,000 would be sufficient. He believed the sympathy of the co-operators of London to be with the bottom dog, on the principle that strong and wealthy societies should help the weaker ones. It was to be regretted that the Woolwich Society had allowed the subject to come before Congress. He did not agree that the chairman had made an incorrect statement. The Woolwich committee had definitely stated they were not prepared to move from the position they had taken up. What was the use of arguing with a society when it took up a position like that? He was of opinion that the President-elect of Congress (Mr. W. Openshaw) and another could settle the matter in twenty minutes.

#### NOMINATION CASE.

Mr. J. Thompson (North-Western Section) asked if there was anything further to report with respect to the question of nominations.

The General Secretary said there was nothing further to report, except they were preparing an amendment to the Bill which covered the matter, and that they were endeavouring to get the Treasury to adopt it as a Government measure.

#### CONSETT DISASTER FUND.

Mr. W. CLAYTON (Secretary of the Northern Section) reported that the Consett Disaster Fund had now been disposed of. Altogether £1,331 had been raised, of which £1,060 represented co-operative subscriptions. The money had been divided amongst thirty-three persons.

#### CONGRESS OF 1914.

Mr. S. Redfern (Midland Section) reported that the Midland Section were quite agreeable to the Congress of 1914 going to Ireland, provided it was held in the Midland Section in the year following.

Mr. J. Palmer (Irish Section) formally extended an invitation to Congress to hold its sittings in 1914 in the Green Isle.

#### THE CASE OF MISS MALECKA.

Mr. J. Johnston (North-Western Section) asked if it was proposed to bring forward the case of Miss Malecka at Congress.

The CHAIRMAN: It is out of order.

#### GRANTS TO THE WOMEN'S GUILDS.

It was resolved that the usual grants to the Women's Guilds of England (£300), Scotland (£100), and Ireland (£15) be made.

This was the last item on the agenda, and having passed a vote of thanks to the Chairman, the members of the Board were entertained to luncheon by the Congress Reception Committee.

# AT THE LUNCHEON.

# MR. G. N. BARNES, M.P., AND THE LABOUR UNREST. CO-OPERATION AS A REMEDY.

Immediately following the Central Board meeting came the luncheon, which was served in the Congress Hall. Mr. F. J. Frankling (chairman of the Congress Reception Committe) presided, and on either side of him were many whose faces were well known in co-operative circles. Amongst these were Messrs. W. Openshaw (president-elect of Congress), J. Shillito (chairman of the English Wholesale Society), R. Stewart (chairman of the Scottish

Wholesale Society), G. Thorpe (ex-president of Congress), W. Maxwell (chairman of the International Co-operative Alliance), T. Tweddell (chairman of the Parliamentary Committee of the Co-operative Congress), A. Whitehead (General Secretary of the Co-operative Union), B. Williams (chairman of the United Board), and T. Brodrick (secretary of the Co-operative Wholesale Society), as well as Messrs. J. H. Mihell and H. J. May (joint secretaries of the Congress). The town did not appear to be so well represented as usual, but one was pleased to see the Chief Constable (Mr. Davies), Professor Freeman (Municipal Technical College), and Councillor J. M. Mactavish.

"The King" was the first on the toast list, and it was proposed by the CHAIRMAN, who referred to the way in which the King had endeared himself

to his subjects.

#### CO-OPERATION AND LABOUR UNREST.

Mr. G. N. BARNES, M.P., who was a member of the Congress Reception Committee, was called upon to propose the next toast-"The Co-operative Movement "-and he discharged the duty in a speech which revealed him as a firm believer in co-operation. "I want," he said, "to congratulate my fellow-co-operators upon the continued spread of the movement." Last year, the membership of the societies in the aggregate showed an increase of some 97,000, which meant that, after making allowances for deaths and wastages, at least 200,000 men and women had come afresh into the spheres of co-opera-That was something they might congratulate themselves upon. submit," he continued, "that co-operation has become absolutely a necessity under our modern conditions of life." They were living in stirring and troublous times, in which new wine was bubbling up out of old bottles; in other words, that labour unrest was becoming a constant feature of their industrial life. For his own part, he could not say he was altogether sorry that that was so, but he did not want them to gather the impression that he was prepared to endorse every claim put forward by labour, because he believed the movement for reform was sometimes misguided. At the same time, he rejoiced to know there was such a thing as labour unrest, because it was an indication that the spirit of freedom was still alive within them. Proceeding, he said the causes of labour unrest were not far to seek. They lay quite close to the surface, and it was generally admitted that the present system of industry was breaking down, and that the average man had a feeling of disgust for it. Under those circumstances, he believed co-operation was the only final solution of the troubles which now beset them in the industrial world. Co-operation, it seemed to him, involved the social ownership of the means of life and the democratic control of industry by the people themselves, and the principle of co-operation which it was his pleasure to commend to them was the one applied in the voluntary field of action. Co-operation had already done a great deal to allay industrial unrest by improving the conditions of life. There were probably 100,000 employés in the co-operative movement, and they never heard of industrial unrest so far as they were concerned. There were "little bits of things" which cropped up between co-operative employés and co-operative managers, but they were adjusted without the outside world being troubled with them. The co-operative movement had done well in the past, was doing well in the present, and he was sufficiently optimistic to believe that it was destined to accomplish even greater achievements in the future.

Mr. B. WILLIAMS (chairman of the United Board) responded. He said Mr. Barnes had proposed the health of the co-operative movement. they to believe what some people said, they would have to admit that the health of the movement was not satisfactory, and that it had got into a rather parlous condition. Personally, he did not think there was much the matter with the movement; on the other hand, it was a case of "it is in a very healthy state, thank you;" and if they could regain a little of that spirit which animated it in its early days it would become much greater and flourish exceedingly. Co-operators had conquered in the field of distribution, and he wanted to be able to say the same of it in relation to the realms of production. He was just afraid that in its respectable middle age it was beginning to lose sight of its early mission. They had done great things, but he wished to see them do greater. Mr. Barnes had referred to co-operation and the labour problem, and with what he said he entirely agreed. It must be through their co-operative movement that they would be able to do a great deal of work towards the solution of these awkward problems which were agitating the minds of men to-day. He hoped they would give more attention to the question of production, and instead of narrowing themselves down to remaining within the movement go outside and conquer new fields. Many brave men had gone out from Portsmouth and accomplished brilliant deeds on behalf of their country, and he wanted the delegates to Congress to leave Portsmouth determined to do what they could to win fresh triumphs in the field of co-operative effort.

#### THE BOROUGH OF PORTSMOUTH.

Mr. W. MAXWELL, who was introduced by the Chairman as "one of the finest co-operators now living," proposed "The Borough of Portsmouth." He said he had not come to Portsmouth to admire its armaments, nor its naval dockyards; they might have been necessary in days gone by, but he looked to co-operation to make such things unnecessary. Co-operators, as a rule, were not men of war, but of peace, and what he had come to Portsmouth for was to admire its industry and to see the development of co-operation, which did so much for the character and respectability of the towns wherein it flourished. He was pleased to come to Portsmouth for another reason; it was to him made venerable by the fact that Charles Dickens was born within its walls. Charles Dickens was a great favourite of his. He proceeded to refer in detail to several personages well known to readers of Dickens, and said that the spirit which ran through the novelist's books had permeated every corner of the inhabited world. He hoped Portsmouth would continue in happiness and comfort, and expressed the opinion that no movement was better able to help in this direction than the one which they themselves represented.

Counciller J. M. Macravish, who was a member of the Congress Reception Committee, responded. He addressed the company as "fellow-co-operators," and, on behalf of the people of Portsmouth, thanked them for their good wishes. He referred to the affinity of purpose between the co-operative movement and a well-conducted town. He also referred to joint stock companies, and said that the principles of co-operation, as applied in their stores, were diametrically opposed to the aims and objects of such companies.

#### THE VISITORS ..

Mr. J. H. Minell proposed "The Visitors," and made special mention of the fact that they had with them many friends from abroad.

Mr. J. Shillito, who, in the words of the Chairman, "is known and respected throughout the whole of the co-operative movement," replied.

#### THE PRESS.

Mr. H. J. May proposed "The Press," and referred to the faithful way in which the proceedings of Congress were recorded in the co-operative journals.

Mr. S. Wood (chairman of the Newspaper Society) replied, and appealed to the leaders of the movement for greater support on behalf of the

Co-operative News.

# OPENING OF THE EXHIBITION.

The usual Congress exhibition of co-operative productions of almost every character was held in the Connaught Drill Hall, Stanhope Street, Portsmouth. It was opened by Mr. H. Elsey (director of the Co-operative Wholesale Society, and a member of the Portsea Island Society). Mr. F. J. Frankling (chairman of the Portsea Island Society) occupied the chair. There was a crowded attendance at the opening of the proceedings. The hall, though not too large, was a very accommodating place for this instructive and interesting feature of the Congress. Every year one sees improvements in the attractive display of co-operative goods, and the "show" at Portsmonth provided many examples of progress made in the construction of stalls and the arrangement of the exhibits. Apart from the enjoyment to be derived from the exhibition in various ways, pleasure was added by rounds of music discoursed by the Hippodrome Orchestral Band, which also performed during the week, as well as the band of H.M.S. "Excellent" (under the conductorship of Mr. A. V. Sparrow, R.M., and by the kind permission of the Commanding Officer). Many prominent co-operators were present at the opening ceremony, including Messrs. J. Shillito (chairman of the English Co-operative Wholesale Society), R. Stewart (chairman of the Scottish Co-operative Wholesale Society), W. Lander (chairman of the Productive Committee of the Co-operative Wholesale Society), R. Halstead (Productive Federation), E. O. Greening, W. Maxwell, and G. N. Barnes, M.P.

Mr. F. J. Frankling extended a hearty welcome to co-operators from all parts of the United Kingdom, as well as to all Continental friends, who had come to the Congress. The exhibition, he said, included goods manufactured by fifty-eight different societies, including the English and Scottish Wholesale Societies. He commended the success of the co-operative movement with regard to the distribution of goods, and said that it was now highly essential that the productive side of the movement should be developed, and he hoped that all present would do their utmost to further the progress of productive ventures. He declared that co-operation knew no frontiers; all the world was their country, and to do good was their religion. The exhibition. however, was a proof of what co-operation could do and was doing on the side of production. In introducing Mr. Elsey, Mr. Frankling said that Mr. Elsey had done great service for co-operation in that district. He (Mr. Elsev) was the son of a local tradesman, but he had always taken an active part in the work of the Portsea Island Society, and for the past quarter of a century he had had the honour of representing them on the Co-operative Wholesale Society.

Mr. H. Elsey was greeted with enthusiasm on rising to open the exhibition. He said that it afforded him the greatest pleasure to address co-operators from north, east, south, and west, and to open the exhibition. It was a memorable occasion to Portsmouth. For forty-three years Co-operative Congresses and Exhibitions had been held throughout Great Britain, but never before had such a fine exhibition of what was being done in the co-operative movement come farther south than London. therefore, extremely proud that Portsmouth was honoured by the presence of the Congress and the exhibition. Hitherto they had noted a rise in distributive co-operation in the Southern District, but the productive side had been, as it were, veiled in obscurity by clouds; but that veil had been withdrawn at last, and year by year co-operative production was spreading throughout the length and breadth of the land, and people were beginning to see in its development a panacea for that intolerable disease which was now entering into the vitals of this country—he meant the labour unrest. There was a feeling among the labouring population that the time had come when they should show more anxiety about that condition in society which enabled men to rise from a lowly position to that of a millionaire out of oppression of the workers from whom they derived the source of their wealth. They had before them exhibits that were manufactured under conditions that provided a key to unlock the door to better conditions of working-class life, and give to them a better share of the comforts of life and a share in profits in proportion to the dividend arising from profits. Whilst thus making a few rambling remarks it would be interesting, no doubt, to say something about the origin of co-operative production, so far as they knew it in the south, also to give a few statistics of what co-operative production was doing at present.

traced the history of co-operative production in the south from the start of the first milling society. The reason why these mills were started were variousadulteration, high prices, &c., playing a part. In Portsmouth and Devonport, although they might be engaged in the manufacture of instruments of destruction, they had always been in favour of production, and the consequence was that at Devonport a mill had been started. The reason given for starting this mill was that the millers there were alleged to have been in the habit of mixing china clay with their flour. After their mill had been started and a success, they whispered to Portsmouth that it was a good thing, with the consequence that a mill was started at Southsea. Unfortunately, that venture was not a success, and it passed into private hands. Since then great development had been made under the Industrial and Provident Societies Act, and there were now co-operative flour mills all over the country. The output of the mills outside the Co-operative Wholesale Society during the past year amounted to £1,023,000, whilst the value of the output of the two Wholsale Societies was £3,911,000, making the total value £4,934,000. In regard to the manufacture of boots, there were now nineteen productive societies, turning out £361,000 worth of goods, and four boot and shoe works belonging to the English and Scottish Wholesale Societies, employing 4,027 workers and turning out £828,000 worth of articles every year. All this was better for the working classes, and he ventured to say that it was by co-operation that the workers could raise themselves to a higher and nobler position; they should, therefore, do all they possibly could to support co-operative production in all its forms. Co-operation would bring to the workers better wages, better workshops, and bring to the country a better, stronger, a more God-fearing, and a more honoured race of men and women than they had had under the conditions of life that had existed hitherto. They were not going to be put down by syndicates and trusts. "Co-operative production, the benefit of the workers," was to be his motto for ever.

#### PRESENTATIONS.

Mr. B. Williams (chairman of the United Board) said he had been deputed by the United Board of the Co-operative Union to present Mr. Elsey and Mr. Frankling with a volume each of a book entitled "Industrial Co-operation: The Story of a Peaceful Revolution." The book, he said, had been luxuriously bound by a co-operative productive society. He said he would like to read a paragraph from page 2, which was in keeping with the function of the afternoon. The paragraph was to the effect that the co-operative ideal was expressed in a means of mutual association to eliminate the present competitive industrial system and to substitute mutual co-operation for the common good as a basis of human society. The idea of mutual service, each for all, and all for each, was the very essence of the faith of co-operation. It might seem paradoxical (went on the paragraph), but it was nevertheless true, that the principle of service by service and the instinct of self-interest had helped to promote the common good. Mr. Williams asked how were they

to substitute competition by mutual aid for the common good? There, in that exhibition, they had an example of how it could be done by co-operative production. But what they wanted to do was to co-operate more fully than they had done hitherto. They could claim that they had solved the problem of distribution. But it was essential to go further than that, and to co-operate for the production of the common necessaries of life, and not only be spenders in co-operative shops, but workers in co-operative establishments.

At this juncture two volumes were presented to Mr. Elsey and Mr. Frankling by Mr. J. Shillito (chairman of the English Co-operative Wholesale

Society), who paid deserving compliments to each recipient.

Mr. H. J. A. WILKINS (Co-operative Wholesale Society) moved—"That the best thanks of the delegates and the assembly be given to Mr. Elsey and Mr. Frankling." He said if they would thoroughly take to heart what Mr. Elsey and Mr. Frankling had said to them there would be only one result, and that would be a good one. He hoped they were going to turn over a new leaf, and instead of stocking goods made by other people they would see that it was their duty to stock in their shops goods that had been manufactured in co-operative workshops.

Mr. R. Halstead (Productive Federation) seconded, and in doing so said that Mr. Elsey had been absolutely impartial and for that impartiality he wanted to thank him on behalf of their productive societies. It was all very well for working men to organise to raise wages and improve their conditions, but there was something even better than that; they could not only organise for wages, but for purchasing, and that was a weapon far more effective in the long run than the universal strike. They in the co-operative movement were trying in detail what could be done to help to solve the problem in other ways than by paralysing industry itself. In the present state of industrial unrest he thought they, as co-operators, had got to try to find out their place, how to solve it, and if they worked together they could certainly do something to assuage the labour unrest.

Mr. R. Stewart (chairman, Scottish Co-operative Wholesale Society), in being asked to support the vote of thanks, did so most cordially. He said if they merely supported the resolution by votes of thanks the echo of it would soon pass away, but if they supported it by their united and persistent purchasing of co-operative productions and remaining faithful to a movement that had done more than any existing agency for ameliorating the conditions of the working classes they would confer the greatest honour possible upon Mr. Elsey and Mr. Frankling. The movement must go on. They had with them the chief of their co-operative army, and he hoped that they would be able to appreciate his remarks and be fully determined to carry them out. They would then be doing something to minimise labour unrest, and bring about a time when men would be working under better conditions than now existed. He advised them to show by practical application of their co-operative principle their true co-operative spirit, and thus bring about that time when the profits of industry, for which the people had sighed so long, so

that no one would have any need to oppress his brother man, but that everybody would do his or her best to bring about a nobler race of men and women.

Mr. Morris, J.P. (Portsmouth), said it had been thought desirable that someone should support the vote of thanks, and he did so on behalf of Portsmouth with the greatest possible pleasure. He pleaded for a more united support of co-operative production as the best way they could return thanks to Mr. Elsey, Mr. Frankling, and the movement. Portsmouth, he said, was a very sound society.

Mr. Elsey and Mr. Frankling then replied, and the proceedings terminated.





# FIRST DAY OF CONGRESS.

MONDAY, 27th MAY, 1912.

### MORNING SITTING.

#### THE OPENING SCENE.

Congress on Monday morning, 27th May, opened under happy conditions. Beautiful weather prevailed. The doors of the Town Hall were thrown open at nine o'clock, and delegates, anxious to secure seats of advantage, streamed in immediately. The front of the platform was decked out in "greenery," and presented quite a pleasant appearance. Mr. G. Thorpe, who presided over the Bradford Congress last year, occupied the chair, and with him on the platform were Mr. W. Openshaw (president-elect), the Mayor of Portsmouth (Sir Scott Foster, J.P.), Mr. A. Whitehead (general secretary of the Co-operative Union), and representatives from the following organisations:—French Co-operative Wholesale Society (Socialiste), Messrs. Lucas and Waseige; German Co-operative Wholesale Society, Messrs. Petzold and Würfel; Union of German Distributive Societies, Mr. H. Kaufmann; Netherlands Co-operative Union, Mr. H. Van der Mandere and Dr. H. J. Romeyn; co-operative institutions, Messrs. H. K. Nielsen and C. Pedersen; Swedish Union and the Co-operative Wholesale Society, Mr. A. Pahlman; Co-operative Organisations in Finland, Messrs. A. Hyttinen, J. Pelkonen, and P. Aakula; Austrian Institutions, Dr. K. Renner and Miss Renner; International Co-operative Alliance, Messrs. W. Maxwell and A. Williams; Trades Union Congress, Mr. W. H. Carr; National Union of Teachers, Messrs. G. T. Wing and T. H. Pope; Labour Department, Board of Trade, Mr. J. J. Dent; and Registry of Friendly Societies, Mr. G. T. Knecht.

#### OPENING OF CONGRESS.

Mr. G. THORPE took the chair promptly at half-past nine, and introduced to the delegates the Mayor of Portsmouth. He said there was a close relationship between a corporation and a co-operative society. shown in the method of election, which in each case was done on democratic lines. In the next place, a corporation and a co-operative society were both producers and distributers, and whatever was left after all the expenses had been met was, in the case of the corporation, given to the relief of the rates, and, in the case of a co-operative society, to the members in the form of dividend. In fact, the relationship between the two institutions was so close that it was almost impossible to draw the line indicating where the one began and the other ended. The Mayor of Portsmouth had been closely identified with the borough since 1876, and had several times occupied his present high office. He had done much to improve the important borough of Portsmouth. and his services were recognised in 1906, when his fellow-townsmen made him They were delighted to have the Mayor with them, more particularly because of his efforts in the cause of municipal progress. Those of the delegates who had read the biographical notice of the Mayor in the official handbook would know that when the question of electrical works was under consideration by the Town Council he gave his casting vote in favour of the town running the electrical business itself. Under the circumstances, he had no hesitation in saying that it was with the greatest possible pleasure that he introduced the Mayor to the delegates, in order that he might give them a civic welcome.

#### MAYORAL WELCOME.

Sir Scott Foster, on rising, was greeted with applause. He said when an intimation was conveyed to him that the co-operators of the country intended to hold their Annual Congress at Portsmouth, he felt it to be his duty to welcome them to the borough and offer some slight hospitality. bade them welcome now, and hoped to spend a pleasant evening in their company on the following Wednesday. But he wanted, before proceeding any further, to thank their Chairman for the very kind and cordial terms in which he had referred to him in the performance of his public duties. He could assure them that it gave him the greatest possible pleasure to know that those who lived in the borough, and those who had come to Portsmouth for the Congress, appreciated the small services which he had been enabled to render They would expect him, of course, to say something about Portsmouth, but he must not say too much. Not many years ago Portsmouth was a comparatively small, dirty, and miserable place, and to all intents and purposes stood still. The delegates would, therefore, appreciate his desire that they should know that the progress which had been made in recent years had been of a very rapid character. They had not been contented to walk; they had always had a desire to trot. They had not galloped, because of the

fear of disaster, which might have taken the form of "right about face" for every member of the corporation. Perhaps they had not advanced as quickly as some members of the corporation would have liked, but they were nevertheless advancing and taking their place, in some matters, in front of many large towns. Portsmouth was the first naval port. They were proud of that fact, although they regretted the necessity for fighting-men and ships. They must, however, accept conditions as they prevailed in the world and be The delegates would meet very many soldiers and prepared to face them. sailors during their stay, and he had no hesitation in saying they were amongst the best-behaved inhabitants of the town. He made no distinction between men and officers. Proceeding, he said he was afraid he was not in a position to say much with reference to co-operation, because they had a strong rule in Portsmouth that no gentleman who occupied the position of Mayor should take part in anything in the nature of political or party organisation. always endeavoured to take as wide a view as possible in the performance of his duties as Mayor. He recently welcomed a gathering of Roman Catholics in that hall and had to face some criticism in consequence; but he rather glorified in the fact that it was his duty as Mayor, without distinction of creed, to welcome any church coming to Portsmouth to meet those who might be citizens. It was perfectly true that there was something analogous between the co-operative movement and public bodies. The Chairman had very kindly referred to the fact that many years ago it was his (the Mayor's) good fortune to preside over the council when the question of electrical works for the town came up for decision. They had to decide whether they should allow a private company to come in and run the electrical supply of the town or take it upon themselves, and he had no hesitation in giving his casting vote in favour of the corporation. That was their first municipal undertaking in Portsmouth. They now ran their own trams; also telephones, which the Government were very anxious to get hold of, and which they were willing to sell at a reasonable price. He recognised the good work done by co-operators." Many years ago he was associated with the local co-operative society, and had the pleasure of presiding over some of its meetings. He recognised particularly the great educational work done by the movement, and trusted the deliberations of the Congress would be to the advantage of the co-operative community. He concluded by expressing the hope that the delegates would spend a pleasant time at Portsmouth, and that they would always have happy recollections of their visit to the town.

The Chairman assured the Mayor that there was no more loyal body in the kingdom than the co-operators. He also assured him that the Congress had had nothing to do with any previous meeting held in the same place—it stood upon its own dignity, upon its own honour, and upon its own record of the past. There were many other things he could have mentioned about the Mayor, but he would mention one thing more. The Mayor had the knighthood conferred upon him in 1911, and there was no man more deserving the honour than the Mayor of Portsmouth.

#### THANKS TO THE MAYOR.

Mr. B. Williams (United Board) said he had been entrusted with the pleasing duty of moving that the heartiest thanks of that great gathering be given to the Mayor of Portsmouth for the warm welcome he had given them. After all Mr. Thorpe had been able to tell them, and all that Sir Scott Foster had unconsciously shown them in his speech, if he were to attempt to eulogise the Mayor he might as well attempt to paint the lily or gild refined gold. The Mayor bore upon his shoulders the gold chain of office, but the true gold was the gold in the heart of the man who had done so much for the people of Portsmouth. Coupled with the duty of proposing that vote of thanks, he had to present Sir Scott Foster with a copy of "Industrial Co-operation," specially bound by the Co-operative Printing Society Limited, Manchester. He was a member of the printing profession himself—he scorned to call it a trade—and he could speak highly of the printing and binding of the book, and he asked the Mayor to accept that gift with the thanks of the gathering.

Mr. J. Shillito, who was greeted with cheers, seconded the vote of thanks. He observed that there was one portion of the Mayor's work which struck him particularly, and he was sure the delegates would appreciate it, too—that was his work in improving the sanitary conditions of Portsmouth. The green, open spaces, and promenades they had been enjoying so much were very recently swamps and places detrimental to the health and honour and credit of the port when it was more under naval and military control. Since the town had come under the practical, intelligent, civil control it had improved in every direction. The present Government was stirring with regard to the health of the nation, and it was grand to think that they had on that platform the Mayor who had done so much. In conclusion, Mr. Shillito presented the Mayor with the customary bound volume of the Wholesale Societies' Annual, and he testified to the high character of the printing and binding of that volume, too.

The CHAIRMAN, at this stage, put the vote of thanks to the meeting, and the delegates passed it with an enthusiastic "Aye."

The Mayor expressed a fear that he had already trespassed too long on the time of the Congress. ("No.") He had, however, to thank the proposer and seconder for their kind references and their presentations. He promised that the books would be placed with his other treasures, and on looking upon them he would remember that meeting and the kind words with which the presentations were made. The gathering was not indebted to him in the slightest degree; it gave him pleasure to be there and to see so many in health and strength taking part in work that must be to the advantage and to the well-being of their fellow-citizens in their respective towns. One must not judge a book by its binding. He would promise that when he got home he would see what was inside, and, if they liked, he would write a letter to the President telling him what he thought about it. He wanted to tell the delegates that they wanted to go forward in Portsmouth. If, therefore, when they were going about the streets they saw anything that could be improved

he would be specially obliged if they would send a letter to him at the Town Hall directing his attention to the matter. They had all to learn. He had attended many meetings in different places and had learned much to the advantage of the people who lived in Portsmouth, and he was in earnest when he begged them to let him know anything they thought could be improved upon. His ancestors had come from Scotland, and he had therefore some caution. Some of his friends in the council thought he had too much caution. One friend in the council had come from over the border also, but he had left his caution behind. However, there was no sign of either of them wanting to go back to stay over the border. He thanked the Chairman for his kind words and the delegates for their enthusiastic response.

The CHAIRMAN, vacating the chair and introducing the President of the Congress, said Mr. Openshaw came to London over forty years ago in the service of the Wholesale, and he had rendered distinguished service from that time down to the present. He possessed in an uusual degree the important art of settling disputes without leaving any bitterness. A man that could perform service like that was not only fit to occupy a distinguished position in London, but a distinguished position in any part of Europe, especially where keen diplomacy was required. Uniform kindness of heart to all parties -it did not matter whether they were black or white or red-was a characteristic of him where human interests existed. During the past forty years he had been in London-and when he came to London it was a co-operative desert—he had worked hard and strenuously by pen and voice and in every other way to propagate co-operative principles. They all knew how these principles had succeeded in the south of England. With such characteristics behind him, and with such experience as Mr. Openshaw had, he anticipated that they would have that experience imparted to the gathering in the inaugural address, and he trusted they would leave that Congress wiser and better men and women, understanding the deeper aspects of co-operation.

#### THE PRESIDENT'S ADDRESS.

On rising to deliver his presidential address, Mr. W. Openshaw was greeted with cheers. He said, ladies and gentlemen and fellow-co-operators, I am very little accustomed to facing audiences at all. I have never in the whole course of my life faced an audience like this before, but with the kindly help of my friends and your kind sympathy I hope to be able to fulfil the duties of the position which may be satisfactory to you and creditable to myself. I thank Mr. Thorpe most cordially for the amount of time he has devoted to me, and I thank the members of the Co-operative Union for the honourable position in which they have placed me in the co-operative movement, one worth any man's while to work for. I conceive of no greater honour to any man than that of occupying the presidential chair at that Congress.

Mr. Openshaw then delivered his address as follows:-

# THE INAUGURAL ADDRESS, by Mr. W. OPENSHAW.

LADIES AND GENTLEMEN,

The record of our movement for the past year is one which we may contemplate with feelings of considerable satisfaction. membership, capital, and turnover we show a substantial advance on any previous period, as may be seen by a reference to the published official figures. These returns, though showing a decrease of 21 in the number of distributive societies compared with the preceding year, show also an increase in members of nearly 100,000, many of the smaller stores having become amalgamated with larger neighbouring societies to their mutual The share capital of members has increased by  $1\frac{3}{4}$ millions, the reserve funds by £420,000, the sales by 41 millions, and the net profit by nearly one million; whilst the societies have invested nearly 81 millions sterling in house property, which remains the property of the societies, or in advances to members to purchase or build their own houses. At all points there has been a gradual and sure strengthening of the bonds which unite us.

Yet, though we have done well, there is a vast inheritance ahead into which we have not yet entered; much ground still to cover, and many difficulties still to overcome before our field of action is co-extensive with our desires. Though we are strong, yet at many points we are also weak, and frequently show a lack of the qualities most essential to a successful realisation of our aims. If we are to triumph in the struggles that are still to come we must first of all recognise these weaknesses and overcome them, so that we may be really strong to meet the problems as they arise. This will lead me, presently, to offer a few suggestions in this direction, which may not, I trust, be unacceptable.

The number of organisations in existence for promoting the welfare of the workers by political or militant methods is legion. Our own methods are essentially peaceful; what we seek is the "peaceful evolution of a happier and juster social order," and in

the pursuit of this ideal all we ask is freedom of action under a legal system based upon equity and justice to all whom it governs. With that freedom we believe we can offer to all a realisation of their desires by voluntary association, which will be infinitely more satisfactory and enduring than can be won by any other method. Other movements may, and, undoubtedly, many of them do, help men, but ours assists them to help themselves; and makes them better men in the process, and here is the main point of difference. What they to a large extent seek by more or less contentious agitation to obtain from others, we seek to win for ourselves by peaceful methods, believing we can obtain and enjoy more surely thus than by any other means. Therefore, we cordially invite all those who may be working in other directions to consider whether it would not be to their advantage to join us, so that we may together the more quickly and more fully work out our own salvation. All who have lived in the world for any considerable time, and have minds that incline them to look under the surface, know that there is room for any amount of difference of opinion as to ways and methods of living and doing good. Much depends upon environment, and human nature itself is not built on a uniform plan. All honest efforts for good, though they may sometimes appear to conflict with one another, are bound to bring some good results. But there is little in the objects of many of the other organisations that cannot be found as fully in ours, and the good that is sought by small detached bodies is but slowly achieved, whilst, allied with others, their aims are more quickly realised and their power for good is immensely increased. desire, therefore, while working in amity with all organised effort for the uplifting of the people, to draw closer the actual bonds of our associations, and to see trade-unionists and social and political reformers of every kind linked up in membership with our movement, which forms a fundamental part of the social edifice we all are mutually striving to build up.

Our movement has for its main purpose the establishment of a new system of industry and commerce which shall eliminate the bad old methods, and, instead of making merchant princes of the few, shall secure competence and comfort for the many. The pursuit of such an aim must, in practice, call forth the active opposition of those who, seeking the ideals of individualism, see their prospects of wealth in danger. We have no reason to underrate their efforts to thwart our progress; they are confronting us, seen or unseen, whichever way we turn in the course towards our ideal. In trade, in citizenship, and in the councils of the nation they pursue us relentlessly, with bitter criticism and every form of competition, recognising nothing of the benefits co-operation confers upon the mass, but knowing only that a competitor is in the field who has already made great inroads upon their domain and who threatens to defeat their own pet schemes for continuing to monopolise the fruits of labour and trade.

From the days of the Pioneers we have never shrunk from competition that was fair, and we are not likely to do so now. Relying, as we do, upon the inherent merits of our principles, we can safely leave the results to the judgment and commonsense of the people. Criticism, too, has never hurt us; on the contrary. the good it does is great. It leads many to investigate the value of our principles and work. By it we are strengthened, and there has never yet been an open attempt to overthrow co-operation that has not had eventually the effect of extending the sphere of its usefulness. We may remember for our comfort that "the blood of the martyrs is the seed of the church," and in spreading the gospel of co-operation we may take courage from the fact that, like every living movement since the world began, the truth of our ideals and the sincerity of our purpose will be proved by the manner in which we rise superior to all the opposition of the old order. If we are to conquer in the conflicts of the future, as well as in our daily contests with the enemy, we must rely for our success not only on the effective organisation of our business, but as well on the constant development of our social ideals.

There are, naturally, great difficulties to be overcome in administering the practical side of our movement, and the changing times inevitably involve some change in methods. The old system of separate small societies for each small locality is obsolete. There has been a great development outside the movement in the direction of huge concentrations of capital and

centralisation of management and affairs generally. In this direction we must follow the trend of the times; local prejudices must be overcome, our ranks must be closed, and the organisation of our businesses co-ordinated so that we present a solid and united front to these combinations which are arrayed against us.

We are all members of one family, and we believe that the purest and most abiding happiness is that which springs from effort made for the welfare and happiness of others. There is room and need for deeper sympathy between the rich and powerful societies and the poorer and weaker ones. Such a spirit would, in almost every case, do away with all the bitterness and troubles which come from that frequent source of mischief—overlapping. With a mutual desire to arrive at a fair settlement, there should be no difficulty in finding a way to such a desirable end, without leaving any sting behind; indeed, any other course can only lead eventually to disaster. Our success, nay, our very existence, depends on the practice, not only of the letter, but the spirit of our union, and imposes upon our societies a moral obligation to make material sacrifice, if necessary, rather than strain unduly the bonds of our common brotherhood.

It must have struck many people as strange that in a movement which regards unity of purpose and effort as one of its fundamental principles there should be sometimes several different co-operative societies existing in one town, which could be just as well, or better, served by one. It is not difficult to find instances of this even in those districts where co-operation has been longest established, and where people naturally expect to find a perfect practical exposition of our principles, instead of which there is incessant rivalry going on between them as to which can supply the members best and pay the highest dividend. Emulation, of course, is a good thing, but antagonism is poisonous, and it is to be feared that there is sometimes more of the latter than the former in their attitude towards one another. Competition and jealousy are the sworn enemies of co-operation, but they are too prevalent among us. A few years ago, our late and highly-respected friend, J. C. Gray, laid before us a conception of a national society. Whether that conception will ever fructify in all its fulness is doubtful. I am inclined to think not. Human nature varies even in a small nation like ours. But there is not so much difference in the moral and social outlook of people in any one town, and it does seem regrettable that the people of any reasonably-sized place should set aside considerations of unity, economy, and effectiveness by running several distinct stores where there is no need for more than one. Even in London, which is the most cosmopolitan city in the universe, there is talk of something better. It was for many years known as a co-operative desert, and less than twenty years ago was regarded as an entirely hopeless district for co-operative life commensurate with its size and population.

It may be well to remember that London did not always enjoy this unenviable notoriety. In the early days of co-operation, before 1844, London played an honourable and conspicuous part both in the propagation and practice of co-operative ideals. Robert Owen conducted much of his active propaganda in and from London, and fifteen years before the Pioneers established themselves in Rochdale at least one-sixth of the societies in the country were to be found in the Metropolis. London is coming into her own again, and has now some half dozen societies with something like 80,000 members between them, doing a business of two millions per year. They are imbued with a thoroughly healthy and sound co-operative spirit, and are making progress such as was undreamed of ten years ago. It is impossible there to make the large dividends that are so common in the North, but on all the essential and vital principles of our movement their constitution and code of action at all points are quite on a level with the practice of any of their Northern brethren, and in London farseeing co-operators are looking forward to the time when there shall be one united society under undivided control, which shall carry out the beneficent work of co-operation for the whole of the seven millions of its population. This would, at any rate, bring the realisation of Mr. Gray's vision a little nearer, and would in itself be a grand object lesson in what the movement is capable of should it become an accomplished fact.

The times have changed in other directions. In the days of the Pioneers the qualifications necessary for running a business

were comparatively simple. The abuses and rascality that were so prevalent then have been nearly all swept away, thanks largely to the introduction and practice of the principles of our co-operative movement. A new order of things has arisen under which we have to meet competition backed up by almost unlimited capital, coupled with brains and skill of the highest order. This brings a greater need for experienced and highly capable up-todate men to manage our affairs, both in the workshops and stores, and also in the boardrooms. We need more than ever, as directors and leaders, men who, whilst having a practical knowledge of both the principles and the details governing the operations in the local store and the other and wider organisations which are correlative thereto, are qualified by education, experience, and breadth of mind to guide others along the right track. mind of the movement needs broadening to a more intelligent and more catholic conception of its aims and responsibilities. Its pulse needs quickening to a keener desire for mutual service. Its work needs a fuller measure of devotion and sacrifice from the great body of those whom it is designed to benefit, and such lessons cannot be imparted to others with much force by men who themselves are not fully imbued with like impulses.

The Archbishop of York, who, as an old resident and ardent friend, has an honoured place in the memory of all Portsmouth co-operators, spoke wisely when, at a recent Congress, he earnestly exhorted us not to forget our ideals. With many of us they are at a distinct discount nowadays. We find a growing disposition on the part of the rank and file to take advantage of methods of trading which, but a few years ago, were regarded as distinctly anti-co-operative. The sale of bouus tea and overweight margarine when first introduced by the competitive trade was heartily condemned alike on our platforms and in our stores, but both are now common enough features of co-operative trading, especially in the North of England, and the practice is carried on by many who condemn it on principle, for the sake of the commercial success it brings. The coupon system of trading, with its so-called "present" at the end, is coming along, and one wonders how long it may be before, instead of adhering to our own ideals, we

shall be not only copying the doubtful methods of others, but introducing new ones ourselves and sacrificing every shred of principle on the altar of commercial success. Surely here may be found abundance of room for the wise use of the funds and the energies of our Co-operative Union, who are expected to guide us and keep us on the straight lines of co-operative life and practice. It has been said that most people know the price of everything and the value of nothing, and a crusade that might have the effect of opening the eyes of co-operators to the folly of supplying themselves with the requisites of life in this way seems to be one of the crying needs of the movement, if we are to maintain any hold whatever on morality in our business methods. Let us by all means modernise our methods and utilise commercial skill and knowledge of the finest grade, not, however, for the sole purpose of promoting our own material gain, but rather with the object of strengthening the resources which will enable us the better to pursue and carry out those moral obligations which are the main object of our co-operative life. When we cease as a movement to be inspired by ideals, and have no higher conception of our work than buying goods cheaply, or putting so much dividend into our pockets, the reason for our existence will almost disappear.

One of the weakest features of our movement, in my opinion, is the system adopted by many societies of having terminable periods of service on boards of management. It is urged by those who advocate it that men become fossilised by long service; that they lose their virility and stagnation ensues; that it is good to have new blood and new ideas. Besides which, it is undemocratic that positions of honour should be held for long periods and others not given a chance, because it is difficult to shift men once they gain the position. Such views, I am afraid, are usually the fruit of ambition rather than of a genuine desire for service. general view on the point of loss of virility is shown by the frequency with which these old members of boards are re-elected when their period of banishment is over, and their experience can again be utilised for the general good. New and young blood is much the best kind for some of the affairs of life, but when the blood has cooled a little it is, as a rule, in better condition for the

deliberations of a boardroom. The system frequently breaks continuity of policy. It necessitates a continual process of education in the boardroom which hinders progress, because new men have much to learn before they are of much service. It also weakens control of management, and places too much power in the hands of the staff. It is undemocratic in its limitation of the choice of members, who, as a rule, naturally prefer the services of a tried and experienced man to the uncertainty of a new and untried one, but find their freedom of choice restricted by a rule which I have no hesitation in describing as a source of weakness rather than strength. The constitution of our societies gives to the members not only the right, but the responsibility of exercising their judgment as to the capacity of those whom they appoint to manage their affairs, and of removing at the periodical elections those who are unfit or unworthy. This is the true democratic method, and the one which conduces most to the good management of the society.

Another great evil of our movement, one that has been written and spoken against by all our leaders, and which is directly opposed to one of our fundamental principles, is credit trading. The extent to which this has been permitted to grow is alarming. Credit training vitiates family life, and creates and perpetuates evils which the co-operative movement was largely designed to abolish. That it can be stamped out is proved by the experience of many societies where it once had a hold, but who have discontinued it with a little temporary difficulty but eventual lasting good. Attempts have been made to regulate it so as to minimise its evil effects, but to palter with a vicious principle is no way to moralise society, and the only way to effectively deal with it is to stop it altogether and take the consequences. In this connection a word of praise is due to the good work done by the members of the Women's Guild in this, as in so many other directions. They have proved themselves invaluable coadjutors in all attempts that have been made to abolish credit from our operations in the stores. Unfortunately, some of those whose position makes them more or less leaders of men are not always exempt from an inclination to take advantage of credit. Committee-men are sometimes the

biggest sinners in this respect. It cannot be wondered at when such go astray that some of the rank and file follow the example when opportunity serves; and, by the way, how frequently we find men, qualified in their own opinion to guide others through life, yet utterly unable to govern their own little lives on right lines. Ethical principles that are not worth translating into practice in the street, the workshop, or the home, are not worth the expenditure of breath on the platform, and men should live those principles themselves before preaching them to others.

Our movement has developed greatly of late years on the productive side, in which direction lies the realisation of our greatest hopes. There has never been a time since the early days of the Pioneers when faith in our principles was stronger or keener than at the present moment, and equally it is true that there was never greater need for us to press forward in productive enterprise if we are to contribute seriously to the solution of the industrial problems of to-day. Undoubtedly this is the most difficult part of our work, and one which calls for the highest skill in management, as well as the shrewdest judgment in development. Let us remember that we have represented in this Congress three distinct forms of co-operative production, neither of which wholly covers the field, and although either form may have our personal sympathy, yet I think it may fairly be said that neither of them has yet provided the whole solution to the problem. We should each, therefore, bend our energies to increased effort along the lines that appeal to us most, but with the single purpose of making our voluntary system contribute materially to this gigantic task.

That we should not only produce for ourselves all the things we need, but also employ our members in the process must ever be among the foremost of our ideals. The international co-operative relations which we are cultivating offer year by year increasing opportunities for this work, apart altogether from the needs at home. Not the least of the results of such efforts will be a substantial increase of help towards the amelioration of the labour troubles which have recently manifested themselves, and which are likely to recur with increasing rather than lessened force. Men and women are recognising more and more clearly that the old

economic laws under which they have lived in the past, and which have given so much to the few and so little to the many, are inequitable and therefore unjust. There is a great cry in the land that those who do the most necessary and most useful work for the community are those who receive the least from it in return, and on all sides we see unrest, which is simply the expression of a natural desire for something better than the community has yet given to those who do so much for it. This indicates plainly to all who are willing to understand its inner significance that the present condition of affairs, instead of making for peace and happiness, is producing dissension and misery. A multitude of minds are at work endeavouring to find a lasting remedy, whilst others are seeking for expedients to calm the troubled waters with a view to perpetuating the old state of things on a basis which, whilst offering temporary and partial relief, is not calculated to reach to the root of the matter and bring that abiding content which can be the result only of a real desire to give to each factor in the body politic a just return proportioned to its value to it.

The general question of the treatment of labour, with the minimum wage as a particular feature, has been much before the country lately, and we have not been without our difficulties in this direction in the co-operative movement. It is an article of faith with the leaders of our movement that the first charge to be considered in estimating the value of goods to the consumer should be the cost of the proper remuneration of all those who are concerned in any way in the work of producing or distributing these goods. This should be based on a liberal estimate of the amount necessary to enable the workers to live comfortably and happily, with a future before them which is either secured from other sources or which they can provide without unduly stinting themselves in the present. We have been perhaps too much in the habit in many directions of following the lead of our trade union friends and other bodies in this matter, instead of establishing a standard of our own, and giving on the basis of what has had to be extracted by force or compromise rather than of what is dictated by proper regard for the needs of the worker. It is not sufficient in a movement like ours to be free of the taint of sweated

labour; it is not always sufficient to be relatively good in our treatment of it, for we are fighting against conditions which are in many cases insufferably bad. What we should aim at is to practically carry out the professions of our platform by so treating labour that it may enjoy the right common to all—the right and the means to live life well.

There are, of course, difficulties to be met with and overcome in settling such matters, and it might be difficult for some of our friends, who lately have been fixing minimum scales of remuneration, to justify the rules they sometimes lay down for general application under conditions which vary widely. It is possible under one set of circumstances to be quite happy on a certain rate which would be utterly inadequate to give ordinary comfort under other conditions. But, taking all these into account, it should be fairly easy, under any circumstances, to so arrange matters that life for the workers might be made much smoother and brighter, and a greater spirit of content created than has been the case lately in some directions. If we go wrong at all let it be rather in the direction of exceeding than of falling short of sufficient to effect the object outlined above. There is virtue even in an error which is the fruit of a generous spirit, but none in one which is the product of a mean one, and people will usually condone the one and condemn the other.

Our Congress has on more than one occasion given its high approval to general scales of minimum wage, and, of course, it is the duty of our co-operative parliament to uphold the highest possible ideal in this as in all other matters affecting the general welfare of our movement. It is, however, a moot point as to how far it is wise for the Congress to go, in attempting to enforce a rigidly uniform scale for all classes of work and for all parts of the country, irrespective of local conditions. It seems to me that the final application of any given scale must be left to the properly constituted management committees of the societies. Local circumstances have so much to do with it, and these cannot be fully understood in all their variations by any body small or large outside the range of those circumstances. Given a committee of the quality outlined in my previous remarks, there need be little

fear that such arrangments would be based on any scale that would be otherwise than equitable and fair to all concerned. Such committees are constituted of working men and women elected by and thoroughly representative of their fellows, and having, as a rule, the keenest sympathy with their class.

As I have on this point attempted to define what, in my view, constitutes the responsibility of Congress and the duty of the societies, perhaps I may be permitted another word or two as to what I conceive to be the general function of this great assembly and its Executive Board. I am the more inclined to offer a comment or two upon this matter, because it has been so much in the air recently.

My active work in the movement now extends over a period of forty years, and I have seen the various organisations develop, step by step, to their present proportions. It is notorious that our progress has only been achieved after much mutual counsel within and strenuous fighting without. Our advance has been contested at every step, and we have needed the moral and intellectual forces of the Congress and the Union, as well as the effective conduct of our trade, to see us through. Personally, I am convinced that those forces are as much needed as ever, and if we take into account the resources of our rivals, in the Press, in Parliament, and in a variety of other directions, then, more than ever, shall we require our defensive organisation to guard the interests of all the parts of our movement. Every co-operator who gives thought to our work knows that our principles of combination and association have been copied by our rivals for business purposes, but not every co-operator by a good many realises that they have also adopted our plans of defence, and that men who would (figuratively speaking) annihilate one another in business are yet joined together for many common purposes, not the least of which is to maim or threaten our progress at every turn. In these circumstances it seems to me we cannot too strenuously set ourselves to the task of "putting our house in order," and clearing up those smaller internal matters which are to be in evidence in the business of this Congress, so that we may give ourselves wholeheartedly to the task for which the Union was called into existence, viz., the reconciliation of all the co-operative interests which are embraced in our membership; the propagation of the co-operative ideal in every aspect; the defence of its organisation against attacks of all who oppose it; and the enlargement of its boundaries and influence in every part of the land.

In its work within the movement the Congress is not, in my judgment, called upon to act as a judicial and punitive body, except in certain cases which are in the nature of things part of the function of any such organisation. I do not agree with those who desire to tighten the bands of the organisation and to give it. as they suggest, "more power." Such a course would weaken and The Congress has no more responsibility for not strengthen. enforcing its decisions on general policy upon the societies than the church has the responsibility of prosecuting or sentencing those who break the precepts of truth and morality which it is its undoubted responsibility to teach. What we have to do is to keep clearly before the societies and the world the high aims of cooperation-to be a beacon light by which all may set their course in their progress towards social emancipation. In the many, and sometimes vexing problems which arise, the Congress and the Union should be able to form an independent and impartial judgment which, while it could not guarantee acceptance, would command the respect of all, because of its sincerity, courage, and regard for the interests of the community. Its clear duty is to lead opinion and assist its formation in the movement, not to wait until the problems have been "muddled through" and then to follow on, but showing the way, regardless alike of friend and foe. Having done this, its responsibility is at an end, but this responsibility is then laid with cumulative strength and weight upon the societies and members of our organisations.

We have many weaknesses, and with the vast variety of view ever present in an organisation such as ours, it is difficult sometimes to harmonise opinion to the point permitting of action which is generally acceptable. It is inevitable that it must be so in our widely constituted body, but differences of opinion as to methods are a mere detail, and do not affect the soundness of our principles though they may delay progress. Let us not shrink from our course,

though progress may be tedious and slow. That which comes slowly as a rule remains most abidingly, and that which is done quickly is soonest undone. Before us lies a glorious heritage, which, when it has been entered into will give fullest compensation for all the difficulties met with on our way to it. Our differences will disappear before a spirit of toleration and goodwill; our weaknesses will be overcome by regard for that wider life that is outside ourselves individually, and faith in the universality and power of good.

We aim at a well regulated production of wealth and its equitable distribution in the interests of the happiness of the people generally, as against the indiscriminate and inequitable system that has prevailed in the past. We look and work for the time when the good things of life will be more freely and fully enjoyed by those who create them, and our happiness shall be intensified by the knowledge that comfort and happiness are within the reach of all. The things needful to this are wise direction and unity of purpose and action. If, in addition to these, there could be introduced that development of higher education and culture inside the co-operative movement by means of our educational departments and their funds, which has been a matter of considerable debate lately, and which would add immeasurably to the strength of our guiding forces in times of difficulty and trouble, our forward course would be better assured and we should be invincible. We have great opposition to overcome, great battles to fight and win. The resources of those who are opposed to our methods are gigantic, and will be used unscrupulously to stay our development and progress. Convinced that our cause is good, we must be prepared to fight these battles well and successfully, and to this end we must conserve our resources and not, for the sake of a little extra in the present, imperil our existence or make it more difficult in the future. Perhaps the greatest battles we shall have to fight may be among ourselves. Little jealousies will occasionally creep into our co-operative life, little exhibitions of rivalry, some selfishness, want of consideration for others, and other weaknesses which are altogether opposed to the spirit of true co-operation. Let us above all things fight for the suppression of such evils.

When these are mastered, and we allow ourselves to be guided by the pure light of those co-operative principles which teach us among other things to love others as ourselves, then we need have no fear whatever of any troubles that may come to us from other sources, having perfect faith in our power to overcome them.

#### THE PRESIDENT THANKED.

Mr. F. Hardern (Oldham Industrial) said he had been selected for the very important duty of moving a vote of thanks to the President for his address upon which he heartily congratulated him. Mr. Openshaw was one of those men who had never been ostentatious or obtrusive; they had always known him as an active worker, and his address had been all that they expected from him in detail and advice; the earnest manner in which they had listened to it, and the demonstrations of approval, had proved beyond doubt that it had been a good address. What they wanted to do was to take it to heart and act upon it. He had set the ball rolling and given them a cue to go on with. On some things they had not, unfortunately, been able to see eye to eye, but he hoped that Congress and the address would be a stepping-stone to a brighter light and a more united front.

Mr. W. J. Douse (Midland Section), in seconding, said his estimable friend, Mr. Hardern, had adequately measured the points which should secure their unanimous approval of the proposal to tender their best thanks to their valued friend, Mr. Openshaw, for his very admirable address. The Standing Orders Committee, however, had done him the honour to ask him to second the vote of thanks, with strict injunctions to cut matters short. He had told them that there was no need to give that intimation to him as he was a man of few words. But he accepted the task with pleasure because he knew quite well he would be working with Mr. Hardern in a matter that would win universal assent. Mr. Openshaw, he said, had been entrusted to give one of the finest Presidential addresses they had had, and he (Mr. Douse) was going to be modest enough to believe that they would grant him pardon for an infliction, for which, perhaps, he ought to be exterminated. Sometimes he struck into poetry; and whilst he had been sitting on the platform, he had written a verse, which was about two million miles behind Tennyson or Burns, but which he would read all the same. The lines were-

We tender warm and hearty thanks to Mr. Openshaw For proving that our principles are based on moral law; Let us defend and work them and strive for their success, Then social peace will issue from his Whitsuntide address.

Mr. J. Shillito, in supporting the vote of thanks, said those who knew Mr. Openshaw as intimately as he did, would also know that his address was the embodiment of his own actions. He (Mr. Shillito) commended the practicability of the address for the earnest consideration of the

co-operative movement, and he hoped it would enable the delegates to go back to their respective societies strengthened and reinspired for the work which was before them. Probably many of those present would remember many inaugural addresses, but the one they had just heard would take its place in the front rank. At first they were delivered on Easter Mondays; then the day was changed to Whit-Monday, as it was to-day. However it could be said that all along the line the Congress had added to its business combined with some degree of pleasure. In coming down to Portsmouth to hear that inaugural address they should receive inspiration and go back strengthened to help on the good work in which they were all engaged. In the future there should be no haggling, no overlapping, no jealousies, but a larger measure of justice and more consideration for one another's actions and opinions. He had pleasure in adding his word of thanks to Mr. Openshaw, because he had known him long and intimately, and because he was in every way so worthy of it.

Mr. Thorpe: "Those who approve of this resolution say 'Aye."

The vote of thanks was carried with acclamation.

Mr. Openshaw, in replying, said he was very much obliged for the kindness shown to him. One time he had thought of backing out of the task which had been allotted to him. Now he was glad he had undertaken it and that it was over. He sincerely thanked the movement for the honour conferred upon him, and regretted that his good wife had not been able to be with him to share the honour. He hoped the remainder of the Congress proceedings would pass off as pleasantly as the early part had done.

Mr. A. Whitehead (General Secretary) then made several announcements and explanations regarding the Congress Standing Orders.

#### THE LATE MR. J. C. GRAY.

The PRESIDENT then moved the following resolution:-

That this Congress expresses its sense of the great loss sustained by the movement owing to the lamented death of its general secretary (Mr. J. C. Gray), whose special qualities and fitness for the position had such profound effect upon the propaganda and success of associated labour, and won for himself the appreciation of the rank and file of the movement. It further records its deep sympathy with Mr. Gray's family in their bereavement.

He said since the Congress was held at Bradford last year they had lost their dear old friend, Mr. J. C. Gray, and a great loss had fallen upon the movement. No man had done more for the movement; and though he had not been actively associated with the movement for some time, no one was ever likely to forget the good work he had done. He hoped the co-operative movement would produce many men of the same quality, the same breadth of mind, and the same high principle and purpose which characterised Mr. Gray. However many men they had of that kind they would never

have one better than the one they had lost in Mr. Gray. He moved that the resolution he had read be placed on the records of Congress and that a copy be sent to Mrs. Gray.

The resolution was adopted in silence.

#### THE NEW GENERAL SECRETARY.

The PRESIDENT then introduced the new General Secretary of the Union (Mr. A. Whitehead). He said Mr. Whitehead was a man who during recent years had backed up Mr. Gray in the work of the Union and had performed his part as subordinate to Mr. Gray in a way which fully entitled him to follow in the steps of their friend Mr. Gray.

Mr. A. Whitehead, who was most cordially received, said he did not expect being called upon to say anything that morning. Like the President he was not very much accustomed to public speaking. It was a great honour that the co-operative movement had conferred upon him to appoint him to follow Mr. Gray. He had worked along with Mr. Gray for twenty-five years, and he always found him to be a thorough gentleman, kind and considerate to his staff, taking a personal interest in them, and always having regard for their best interests. He (Mr. Whitehead) knew he had a difficult task before him, but he would do his best to follow in his footsteps, and do everything he could to advance the co-operative movement.

#### CONTINENTAL CO-OPERATORS INTRODUCED.

The President intimated that the International Session would be held that evening in the Town Hall when a reception would be given to the Continental delegates, who would address the meeting in their own tongues and in ours. At that stage, however, he introduced the Continental delegates, and offered them a hearty welcome. Among those introduced were Dr. Renner and Miss Renner, representing the co-operators of Austria; Messrs. Nielsen and Pedersen, Denmark; Messrs. Hyttinen, Aakula, and Pelkonen, Finland; Mr. Lucas, Madame Lucas, and Mr. Waseige, French Socialist Wholesale Society; Mr. H. Kaufmann, German Central Union; Messrs. Petzold and Wiirfel, German Co-operative Wholesale Society; Dr. H. J. Romeyn and Mr. H. Van der Mandere, Holland; and Mr. A. Pahlman, Sweden.

# FRATERNAL GREETINGS FROM ABROAD.

Mr. Whitehead intimated a number of apologies from co-operative organisations abroad which were not represented. Mr. V. Serwy (Belgium), who had been at former Congresses, wrote the following letter which Mr. Whitehead read, viz.:—

Please accept our sincere thanks for your invitation to take part in your Congress at Portsmouth. Unfortunately, we are unable to accept it, as this is our election time, and all the workers' organisations and Socialists are in the breach to overthrow the reactionary Government which for 28 years has oppressed the country.

Please accept our best wishes for the success of the work of your Congress and convey to the British co-operators our brotherly greetings.

For the Belgium Co-operators,

V. SERWY.

The co-operators of Italy were unrepresented because it had not been possible to make the necessary arrangements owing to the recent death of Mr. Antonio Maffi (their general secretary), who, Mr. Whitehead mentioned, had been at the Bradford Congress.

Switzerland was unrepresented for the first time, but a letter from the Swiss Union explained that they had come to Britain so often that they were obliged to renounce this year, a rule about the visits to Foreign Congresses prescribing that a certain variety must take place. They sent their best wishes for the success of the Congress.

Apologies intimated were from Mr. Dehli (Norway), and from the co-operators of Hungary.

Mr. Barrault (of the French Co-operative Union) wrote expressing his regret at the last moment being prevented from attending the Congress and conveying the best wishes of the Co-operative Union to the British co-operators.

The following letter was also sent from the Russian Co-operative Union:—

Dear Comrades,

We beg to acknowledge receipt of the friendly invitation to take part in your 45th Annual Congress which you have been good enough to send us, and we beg you to accept our sincere thanks for your kind invitation. To our great regret we are unable to be represented at your Congress as the persons whom we wish to represent us are so necessary to us here in the direction of our movement at the present time that they find it absolutely impossible to leave for the length of time it would necessitate.

We hope that this state of things will not be of long duration, and that the development of our Union will in the near future permit us to establish more regular relations with our foreign friends and enable us to attend their Congresses.

Kindly accept our best wishes for the success of your 45th Congress.

With fraternal greetings,

W. SELLHEIM,

Russian Co-operative Union.

#### TRADES UNION CONGRESS.

Mr. W. H. CARR (representing the Trades Union Congress) was introduced, and was cordially welcomed by the delegates. He said that was the first time he had attended a Co-operative Congress, although he had been a co-operator for more years than many in that hall. He had listened with great attention to the address of the President, and it had not been his lot to listen to a more searching and painstaking address in his life. One could not tell the truth without flattering some one, and, however modest the Chairman might be with respect to flattery, he must be excused for saying in his presence that all in that hall will be inspired by that address. It gave him the greatest pleasure, and he felt it a very high honour and privilege to be commissioned by the Trades Union Congress of the country to bring to that Congress the fraternal greetings of the trade-unionists. He was a co-operator because he was a trade-unionist. Could, he asked, a man be a co-operator and not a trade-unionist? Could a man be a tradeunionist and not be a co-operator? He had to confess that there were thousands who were; but he believed they were not of great value to the particular movement they belonged to. He warned the delegates that the worth of a society or an institution could not be measured by the counting of heads. Quality was the thing that counted, and he knew that there were men in both movements—the co-operative movement and the trade union movement-whom one could not put down as being of a great deal of value to the movement to which they belonged. It had been the tone of the delegates from the one body to the other to sound the note that the two movements were one-that one could not be a co-operator without being a trade-unionist, nor a trade-unionist without being a co-operator. So long as there were co-operators and trade-unionists who could not see that, it was necessary that the same note should be sounded again, and that they should continue to sound it and din the same thing into the gatherings of both movements. Mr. Carr went on to refer to the principles of co-operation and trade-unionism, which were enriching, elevating, and advancing the people. Referring to the presence of the Continental delegates he reminded the delegates that the trade-union movement was trying to spread the same spirit. Trade-unionism and co-operation were two arms of the one service, and he hoped that altogether they would advance and lead to the greater prosperity of the great masses of the country.

#### NATIONAL UNION OF TEACHERS.

Mr. G. T. Wing spoke on behalf of the National Union of Teachers. He said the link which bound the co-operators and teachers together was a very close one; it was the link of the child. They (the Teachers' Union) had found that the strongest support for all matters of education reform had come from the co-operative movement, and that on occasions when it had been necessary they had appealed to the Co-operative Congress for support on behalf of particular matters of reform. He thought this was

as it should be, because, after all, the children who were passing through the elementary schools were the children of co-operators, who would form the members of their societies in the next generation. He knew that at the Newcastle Congress Mr. Dakers, who was now vice-president of the National Union of Teachers, appealed to the co-operators of the country for their support in the direction of limiting the number of children in any given class, in order that the teacher might have a better chance of attending to them. Last year at the Bradford Congress Mr. Blenkinsop appealed to the delegates for their sympathy and support on behalf of the movement which had reference to the Morant circular. It was now his turn to make an appeal to them; it was for their support on behalf of a movement which was on foot to extend the school age of the child, and to provide that after the child had left the day school there should be some form of continuation education which would fit him or her for the battle of life. There was, perhaps, no greater tragedy than that of the child leaving school at an early age; if there were, it was that of half-time employment. But he, for one, hoped that before Congress met again half-time employment would be a thing of the past. He wanted to appeal to them particularly on behalf of the child who left school at the age of fourteen, which was, perhaps, the most impressionable age in a child's life, when new forces, mental and physical, were being set in motion and when it was most desirable there should be some careful control. It was just at that critical period a child was turned adrift and without any control whatever; and it was here, in his opinion, where much of their educational effort was wasted. They appealed to co-operators to give this matter their earnest consideration. He knew it had already been discussed by them on more than one occasion. Mr. Nicholls read a paper on the subject at a conference in connection with their Southern Section, and he believed they printed it. He hoped they would read carefully the report of their Central Education Committee, particularly the following extract:-" Poverty and ignorance are closely associated, and knowledge is essential to real progress. Every one of us should remember that the reality of his faith in co-operation is seen in his zeal for the spread of education, and future generations will measure our work by this standard." On behalf of the National Union of Teachers he wished the Congress every success.

#### INTERNATIONAL GREETINGS.

The President said that they had Mr. W. Maxwell and Mr. Aneurin Williams present on behalf of the International Co-operative Alliance.

Mr. WILLIAM MAXWELL (chairman of the Alliance) received a cordial reception, and he said he was glad to be back to a British Congress and bring greetings from their international brethren. The International Alliance was getting wider and stronger, and it now encircled the world of co-operation. He called attention to the fact that the International Congress would be held at Glasgow in September of next year, and they

expected that every co-operator who took an interest in this world-wide scheme of industrial endeavour would be present. They would have a large hall, and he wanted them to come with large ideas. He hoped they would listen carefully to those who represented other countries in giving their idea of what the co-operative movement can do. One could not move about their fellows in Europe without feeling that now was the time to advance, the commercial aspect of co-operation was waning at last in many of the best co-operative centres on the Continent. The forces that were making for the regeneration of labour, for giving labour a fair share of what it helped to make, were joining for the purpose of carrying on propaganda; and sooner or later it would come to them (British co-operators) as to whether they were willing to try to carry out what they started for over one hundred years ago, and were not much nearer as yet. He hoped to take part in the centenary of a society in a few days that had never done anything but pay dividend. But he hoped they would listen attentively at Glasgow, and take a leaf out of the books of international co-operators. In conclusion, he contended that if co-operators remained true to their principles they would give a helping hand in bringing about a better state of society,

The President assured the three gentlemen who had brought greetings to the Congress that their expressions were fully reciprocated by the Congress.

The General Secretary at this stage read out the names of the tellers, as follows: Messrs. W. Millerchip (Walsall), T. Thompson (North Shields), J. Lowe (Crewe), A. Purdie (Edinburgh), W. T. Charter (Cambridge), A. Bullock (Bedminster), and W. H. Bryant (Blaenavon).

#### CENTRAL BOARD ELECTIONS.

Mr. T. Horrocks (assistant secretary of the Union) read the results of the elections for the Central Board.

### IRISH CONFERENCE ASSOCIATION.

Elected: H. Archer, 17; H. M. Barbour, 17; R. Fleming, 17; J. Palmer, 16; W. M. Knox, 15; W. J. McGuffin, 14; W. Gray, 10. Unsuccessful: L. A. Bryan, 9; R. Craig, 2.

#### MIDLAND SECTION.

Elected: W. Millerchip, 205; W. J. Douse, 198; C. A. W. Saxton, 181; G. Bastard, 179; J. Butcher, 168; D. Bailey, 166; F. Rankin, 163; J. Langley, 159; S. Butler, 138; J. Millington, 132; G. Harris, 104.

Unsuccessful: J. G. Shacklock, 88; A. Mann, 86; W. J. Rogers, 72; W. Bradshaw, 66; H. Baynes, 62; Mrs. M. E. Cottrell, 54; H. Clark, 48; J. S. Canham, 26; A. Wyld, 25; G. Sanders, 23; J. G. Ward, 22; I. Evans, 19; C. E. Marston, 17, A. W. Critchley, 16; J. Grantham, 16; H. F. Walker, 13; J. Pessall, 6. One spoiled paper.

#### NORTHERN SECTION.

District No. 1, North Northumberland.—Elected: J. Davison, 37. Unsuccessful: J. Dodd, 8; W. Jackson, 2.

District No. 2, South Northumberland.—Elected: T. Thompson (unopposed).

District No. 3, Cumberland and Westmorland.—Elected: J. Murdoch, 29. Unsuccessful: J. Nixon, 15.

District No. 4, West Durham and South Northumberland.—Elected: W. Scott, 33. Unsuccessful: R. Bates, 9; G. Greener, 3.

District No. 5, East Durham.—Elected: W. R. Rae (unopposed).

District No. 6, South Durham.—Elected: S. Galbraith, 31. Unsuccessful: J. Bell, 9; F. Wilson, 9; J. W. Strickland, 5; A. Martyn, 3.

District No. 7, South Durham and North Riding of Yorkshire.—Elected: J. Smith, 44. Unsuccessful: T. Scarth, 9. One spoiled paper.

# NORTH-WESTERN SECTION.

District Candidates.

Airedale District.—Elected: S. R. Foster, 94. Unsuccessful: J. E. N. Brooke, 17.

Bolton District.—Elected: S. Fairbrother, 65. Unsuccessful: T. Miller, 9.

Calderdale District.—Elected: J. Greenwood, 40. Unsuccessful: J. Black, 13.

Cheshire and North Wales.—Elected: S. C. Hughes, 35. Unsuccessful: C. Trench, 18; J. Jarman, 5.

Dewsbury District.—Elected: J. E. Kilburn (unopposed).

East Yorkshire District.—Elected: G. Goodenough (unopposed).

Huddersfield District.—Elected: E. Booth (unopposed).

Macclesfield, Crewe, and District.—Elected: J. Lowe (unopposed).

Manchester District.—Elected: J. Pollitt (unopposed).

North-East Lancashire District.—Elected: W. Dewhurst (unopposed)

North Lancashire District.—Elected: W. Gregory, 42. Unsuccessful: J. Parr, 9.

North Lonsdale District.—Elected: J. Dickinson (unopposed).

Oldham District.—Elected: H. Stuttard, 49. Unsuccessful: H. Whitehead, 19.

Rochdale District.—Elected: B. Woolfenden (unopposed).

Rossendale District.—Elected: J. Shepherd (unopposed).

South Yorkshire District.—Elected: J. C. Kenworthy, 24. Unsuccessful: A. J. Wroe, 17; J. Dimberline, 16; H. Bourne, 11; W. Montgomery, 11.

#### Sectional Candidates.

Elected: T. Redfearn, 600; J. Johnston, 548; J. Thompson, 484; J. Morrell, 412. Unsuccessful: J. Corker, 322; J. O. Paynter, 285; J. Fitzgerald, 150; R. Hargreaves, 138; Mrs. A. Blair, 131; J. Nicholson, 87; J. E. Asquith, 63; J. W. Bradley, 36; D. Harding, 15. Two spoiled papers.

#### SCOTTISH SECTION.

Elected: J. Deans, 291; J. Allan, 266; G. Bisset, 257; A. Purdie, 232; J. Lucas, 223; J. Patterson, 211; J. M. Wilkie, 210; G. Wilson, 199; D. McCulloch, 194; J. Lochhead, 185.

Unsuccessful: G. D. Taylor, 109; W. Gallacher, 100; J. S. Gamble, 60; J. Munro, 44; J. Kay, 42; R. Laidlaw, 38; W. Binnie. 37; T. McKean, 16. Two spoiled papers.

#### SOUTHERN SECTION.

Elected: M. H. Clear, 265; A. W. Golightly, 247; W. T. Charter, 238; B. Williams, 231; A. Hainsworth, 216; Mrs. M. A. Gasson, 212; S. Foulger, 205; W. H. Berry, 204; R. Rowsell, 196.

Unsuccessful: E. King, 94; Miss E. E. M. Allen, 46; C. E. Taylor, 45; A. D. D. Banks, 38; R. Hibberd, 38; J. Fisher, 33; H. Colpus, 26; Mrs. J. Green, 25; H. C. Kille, 22; J. Stevenson, 21; W. Tidd, 20; F. P. Haywood, 17; J. T. Harris, 16; E. White, 13; J. Maton, 11.

#### SOUTH-WESTERN SECTION.

Elected: A. Bullock, 83; W. J. Gilbert, 77; R. R. Prynne, 69; H. Westbury, 66; C. Vaughan, 54.

Unsuccessful: E. R. S. Mundy, 42; J. Marks, 25; G. C. Kingscott, 22; W. M. Syme, 11; J. White, 7; S. Duckworth, 4.

#### WESTERN SECTION.

Elected: W. H. Bryant, 82; E. R. Wood, 77; R. R. Chappell, 68; J. R. Davies, 61; D. Evans (Tredegar), 55; L. W. Richards, 54.

Unsuccessful: S. Jones, 44; T. Andrews, 34; D. Evans (Ebbw Vale), 31; W. Hart, 27; R. L. King, 14; H. Watkins, 14; E. Williams, 8; J. W. Mayers, 6.

I hereby certify that the above is a correct return of the voting for members of the Central Board of the Co-operative Union for the Congress Year, 1912-13.

21st May, 1912.

T. Wood, Scrutineer.

## REPORT OF THE CENTRAL BOARD.

The President: We will now proceed with the consideration of the Report of the Central Board, paragraph by paragraph.

# Report of the Central Board.

The year that has passed since last Congress has been one of great activity throughout the movement. In almost every sphere of co-operative work substantial progress has been made, nothwithstanding the serious troubles that have occurred in the labour world. It will be seen from a perusal of this report that the Central Board, the Sectional Boards, and the various Committees connected with the Co operative Union have been as active as ever in promoting the growth of co-operative ideas and principles, and in putting such ideas into practical form.

## 1. GENERAL PROGRESS OF OUR MOVEMENT.

(See Appendix I., page 132.)

We commence the report by giving a summary showing the position of the movement at the end of 1911 as compared with 1910, the figures having been compiled as usual from statistics furnished by the societies.

Year.	Total Number of Societies	Figures	to ese	Number of Members.		Shares. $\pounds$		Trade. £		Profits.
1911	1,531	1,526		2,760,531		36,800,930		116,100,099		12,965,519
1910	1,557	1,555		2,661,799		35,072,075		111,582,779		12,024,816
Increase	–			98,732		1,728,855		4,517,320		940,703
Decrease	26	29	••		• •		- •		• •	-

## ANALYSIS OF GENERAL RESULTS.

					Zagioti	200	Members	Shares. £	Trade.		Profits.
				K	oucieu	es.	Members	æ	20		2
Whole	sale Societi	ies	1910		2		1,434	 2,167,476	 34,805,991		842,583
,	, ,,		1911		2		1,428	 2,273,916	 35,744,069		1,000,518
Retail	Societies		1910		1,428		2,542,532	 31,614,559	 71,861,383		10,938,381
22	,,		1911		1,407		2,640,091	 83,253,757	 74,802,469		11,693,920
Produc	tive Societi	ies	1910		117		32,660	 884,027	 3,183,289		189,632
19	,,		1911		112		32,110	 865,683	 3,292,066		216,729
Supply	Associatio	ns	1910		. 4		83,906	 377,143	 2,051,017		48,530
,,,	22		1911		4		85,608	 377,445	 2,040,150	٠.	46,787
Specia	1 Societies		1910		6		1,267	 28,870	 181,099		5,740
"	"		1911		6		1,294	 30,129	 221,345	٠.	7,565

It should be observed that these figures do not correspond with the totals given in the returns published by the Chief Registrar, the reason being that in our returns only those societies are included which are recognised as being "co-operative" in character, it will be seen from our last year's report that included in the Registrar's report were about 1,396 organisations which did not appear in our statistical return, the number being made up of working men's clubs, land societies, agricultural societies, small holdings and allotment societies, banks, &c.

#### BOARD OF TRADE REPORT.

The Labour Department of the Board of Trade has during 1912 issued a report relating to co-operative societies; the volume deals mainly with the decade 1899-1909, and as far as practicable 1910.

To a very great extent the value of the statistics is lost on account of the belated issue. The co-operative movement is now of such importance in the industrial world that we would suggest to the Board of Trade that they might issue the report more frequently, the previous edition being published in 1901.

Many valuable returns are included in the report which are not contained in the statistics published annually by the Co-operative Union. We have therefore abstracted one or two items which may be of interest to co-operators.

In the past, not having any reliable information, we have assumed that the value of production carried on by distributive societies, as distinct from the productive and wholesale societies, has been about £8,000,000, but the statistics supplied by the distributive societies to the Board of Trade prove that we have underestimated the value of goods so produced, the total for 1909 being £12,034,137.

The investments of co-operative societies in house property let on rental or in process of sale to members is given at about £7,7£0,000.

From our statistics all details respecting agricultural societies are excluded, but in the Board of Trade report a general summary of co-operative distribution and production, including agriculture, is given. This shows that at the end of 1909 there were 2,233 societies with a membership of 2,597,236 and a trade of £131,969,761.

Notwithstanding the fact that the statistics contained in the report are somewhat out of date, it is a most interesting and instructive publication, and one which we should recommend all co-operative societies to obtain.

## 2. WHOLESALE SOCIETIES.

1910.	Society Members.	Shares.	Loans.	Sales.	Interest on Capital	
		£	£	£	£	£
The English Wholesale	1,160	1,740,619	3,074,846 .	. 26,567,833	85,291	. 547,760
The Scottish Wholesale						
	1,434	2,167,476	5,484,562	34,305,991	106,550	842,583

1911.		£	£	£	££
The English Wholesale	1,158 .	. 1,830,511	3,583,217	27,892,990	89,884 669,798
The Scottish Wholesale	270 .	. 443,405	2,718,094 .	7,851,079	21,830 330,720
	1,428	2,273,916	6,301,311	35,744,069	111,714 1,000,518
		£	£	£	££
1910	1,434 .	-			£ £106,550 842,583
		. 2,167,476	5,484,562 .	34,305,991	
1911	1,428 .	. 2,167,476 . 2,273,916	5,484,562 6,301,311 .	34,305,991 35,744,069	106,550 842,583

# 3. DISTRIBUTIVE CO-OPERATIVE SOCIETIES.

S	ocietie	S.	Members.		Shares.		Loans.		Sales.		Profits.
1911 1910	1,407 1,428		2,640,091 2,542,532	••	33,253,757 31,614,559		4,935,164 4,851,753	•••	74,802,469 71,861,383		11,693,920 10,938,331
Increase	_		97,559		1,639,198	••	83,411		2,941,086	٠.	755,589
Decrease	21		_				-		_		-

# 4. CO-OPERATIVE PRODUCTION.

The usual returns relating to the business of the productive societies and the productive departments of the two Wholesale Societies will be found in the statistical portion of the report. We submit a summary of the returns, and also an analysis showing the various industries carried on.

## (a) SUMMARISED STATEMENT.

•	Number of Societies.	Number of Emp'yes.	Capital Employed.	Trade during Year.	Profit.	Loss.
England and Wales 1910 Scotland 1911 Scotland 1910 English Wholesale 1910 Scottish Wholesale 1910 "1911 1911	95 17 17 1	6491 6829 2152 2209 15241 16038 5373 5553	£ 977522 945552 585039 617536 2677638 2532392 806976 694448	£ 2313316 2413423 869973 878643 6581310 6834354 2435313 2344995	£ 91551 115784 98081 - 100945 148349 184758 105217 95431	£ 4100 1124 57 12164
Total	119 114	29197 30629	5047175 4789928	12199912 12471415	443198 496918	16264 1181

(b) Summary of Industries.	1910. £		1911. £
	122,125		560,721 133,314 810,666
	1,343,614	1	,504,701

	1910, £	1911, £
Boots, Shoes, and Leather { England	371,661 818,666	361,100 828,441
	1,190,327	1,189,541
Metal and Hardware England Wholesale Society	57,752 47,332	62,834 52,376
	105,084	115,210
Woodworking England Wholesale Societies	35,334 117,599	34,438 123,275
·	152,933	157,713
Building and Quarrying England	46,130	33,949
Printing and Bookbinding England	148,664 16,640 247,382	165,670 18,155 264,272
	412,686	448,097
Corn Milling {England Wholesale Societies	1,019 399 3,975,677	1,023,059
	4,995,076	4,934,236
Baking {England	28,984 717,652	28,579 711,216
	746,636	789,795
Laundries {England	18,481 13,556	28,328 15,958
	32,037	44,286
Various England	97,094 3,078,295	114,745
	3,175,389	3,303,887
Total, 1910 , 1911		
Increase	271,503	

## 5. FARMING BY CO-OPERATIVE SOCIETIES.

(See Appendix II., page 135.)

We give the usual summary of results so far as we have been able to obtain them.

(a) FARMING BY WHOLESALE OR DISTRIBUTIVE SOCIETIES.

Section	ACREAGE.		Camital	Re	nt.	Duest	Loss.	Number of	
Section	Owned.	Rented.	Capital.	Interest where owned.	Rent where rented.	Profit.	Loss.	Societies.	
			£	£	£	£	£		
Midland	1946	2346	98727	3610	3710	724	1633	23	
Northern	1040	1594	69203	1842	2828	1515	834	21	
North-Western	905	804	76955	2194	1436	596	1670	29	
Scottish	242	709	25665	657	1460	3096		4	
Southern	1006	422	42013	1353	758	768	1236	10	
South-Western	261	80	25066	<b>16</b> 9	545		577	1	
Western		190	620	24	165	65		1	
Total	5400	6145	338249	9849	10902	6764	5950	89	

## (b) FARMING SOCIETIES.

Section.		ACREAGE.  Owned. Rented.		Interest	where	Profit.	Loss.	Number of Societies.
Southern		233	£ 1789	£ 40	£ 110	£	£ 37	1
*Western	••	575		••	401	201	•••	1
Total		808	1789	40	511	201	37	2

<sup>\*</sup> Figures for 1910.

# 6. AGRICULTURAL SUPPLY AND DISTRIBUTION.

STATISTICS OF AGRICULTURAL CO-OPERATIVE SOCIETIES IN ENGLAND AND WALES AND SCOTLAND, 1911.

The number of Agricultural Co-operative Societies in England and Wales and Scotland registered under the Industrial and Provident Societies Act in 1911 was 619, and was made up as follows:—Societies for the supply of requirements, 238; for the renting of small holdings and allotments, 194; for the collection and distribution of eggs and poultry, 77; dairy, 29; for the insurance of live stock, also against fire and accidents, 23; improvement of

live stock, 3; auction markets, 4; federation, 1; for the supply of cheap capital (credit societies), including one central bank, 45; and miscellaneous societies, 5. The estimated turnover of the foregoing societies in 1911 is £1,617,063.

The statistics quoted above do not, as in our last year's report, include co-operative associations registered under the Companies Act. The figures giving the turnover are only estimated, and do not include any particulars for Ireland.

## 7. SMALL HOLDINGS AND ALLOTMENTS.

Since last Congress we have not heard of any of our societies having taken up the idea of establishing small holdings.

From the list of societies registered and dissolved we find that during 1911 43 Small Holdings and Allotment Societies have been registered and eight have been dissolved.

## 8. CO-OPERATIVE INSURANCE.

We give the usual statement in regard to the position of the Co-operative Insurance Society, the only society registered solely for the purpose of carrying on the business of insurance. The following comparative statements show the progress of the business during 1911:—

## LIFE ASSURANCE BUSINESS (INDIVIDUALS).

ORDINA		DINAR	Υ.	. 8		INDUSTRIAL.			
Year. Premiums Cl		Clai	ims Paid.	Premiums	Claims Paid.		Premiums	Claims Paid.	
	Received.	No.	Amount.	Received.	No.	Amount.	Received.	No.	Amount.
1910 1911	21,348 22,684	57 71	£ 7,560 7,131	9,564 10,681	237 268	£ 2,133 2,436	2,989 3,196	127 152	£ 1,160 1,363

#### COLLECTIVE LIFE ASSURANCE BUSINESS.

Year.	No. of Societies	Premiums.	No. of Members of	Cla	ims Paid.
	Assured.	Received.	Assured Societies.	No.	Amount.
1910 1911	277 346	47,291 72,902	441,979 622,822	4,222 8,915	£ 28,254 54,006

#### FIRE, AND ACCIDENT AND GENERAL INSURANCE BUSINESS.

	Fire.				Accident	r and G	ENERAL.
	Duominma	. Clair	ms Paid.	Year.	Premiums	Cla	ims Paid.
Sums Insured.	Premiums Received.	No.	Amount.		Received.	No.	Amount.
£ 30,716,867 31,726,285	36,269 36,968	1,371 1,588	£ 7,939 10,040	1910 1911	5,694 7,183	282 329	£ 1,592 1,798

<sup>†</sup> Accident, Burglary, Fidelity, Plate Glass, and Motor Vehicle Insurances are included in the Accident and General Account.

## EMPLOYERS' LIABILITY INSURANCE BUSINESS.

V	No. of Societies	Premiums Received.	Claims Paid.						
Year. Insured.		Received.	No.	Amount.					
1910 1911	1,089 1,132	£ 12,541 15,639	975 1,202	£ 5,721 7,799					

The total premium income in all departments amounted to £169,254. 1s. 4d. The claims paid were 12,525 in number, amounting to a total of £84,574. 19s. 3d.

#### INSURANCE FUNDS.

Year.	Life (Four Branches).	Employers' Liability.	Accident and General.	Fire.	Total.
1910 1911	. <b>£</b> 186,239 201,135	£ 18,828 22,702	£ 14,302 16,542	£ 103,122 114,568	£ 322,491 354,947

Out of the profit and loss account, after paying interest on capital at the usual rate of 5 per cent, dividends of 2s. per £ to members and 1s. per £ to non-members upon their fire and fidelity premiums were declared.

# 9. JOURNALS OF THE MOVEMENT.

We have issued our usual circular of inquiry and give particulars of the various societies which publish journals and records connected with our movement; also showing the number of such publications that have been issued during the year:—

# WEEKLY AND MONTHLY PAPERS AND RECORDS.

No. of Societies Supplied. Ci	rculation.
The "Co-operative News" 960	80,000
The "Millgate Monthly" 576	12,000
"Our Circle" 480	21,000
"Scottish Co-operator" 198	26,600
	438,000
"Co-partnership"	8,000
The Co-operative Employé 670	13,000
Educational Association (Northern Sec-	
tion) Record 3	4,000
District Record :—	
Nottingham 17	900
Nothingham	500
Records published by Societies:—	
Blackpool	4,000
Blaydon	3,000
Bolton	15,000
Burnley	4,000
‡Bury	10,000
Cainscross and Ebley	3,500
Chorley	1,500
Coventry	3,000
Derby	8,000
Eccles	8,000
Failsworth	5,000
Gloucester	1,500
‡Harrogate	2,950
*Keighley	5,500
Kettering	7,000
Lancaster and Skerton	2,000
Leeds	16,000
Leicester	7,000
Leigh	7,200
Lincoln	8,000
Long Eaton	6,500
Manchester and Salford	7,500
†Middlesbrough	3,000
Norwich	5,000

<sup>\*</sup> Included in this number are 462 societies which issue the "Wheatsheaf" as their own Record, with one to sixteen pages printed specially for themselves. The total number of local pages so printed for March, 1912, was 1,788.

Records published by Societies:—	rculation.
Oldham Industrial	8,500
Pendleton	13,000
Perth (City of)	3,700
Plymouth	10,000
Preston	9,400
‡Radeliffe and Pilkington	4,500
Reading	5,000
Stratford	3,000
Woolwich	7,500
Workington Industrial	800

! Issued quarterly.

# 10. NEW SOCIETIES REGISTERED IN 1911.

(See Appendix III., page 138.)

We have been supplied, as usual, by the Chief Registrar and the Assistant Registrar for Ireland with the lists of the new societies registered during 1911 in England and Wales and Ireland.

These societies are classified as follows:-

## (a) ENGLAND AND WALES.

Distributive	8
Productive	3
Small Holdings and Allotments	43
Agricultural	31
Clubs	<b>5</b> 9
Land	1
Tenants' Housing	10
Banks	1
Unclassified	30
_	
1	186

The distributive societies are as follows:—Dumbleton and District, Tideswell and District. These two societies have been approved of and assisted by the Co-operative Union, but the following have not received our assistance or approval, viz.:—Glendale, High Halston (Kent) Co-operative Trading, Mynydd Mawr (Tumble), Twentieth Century Provident Co-operative (Stafford), United Workmen's Co-operative Stores (Liverpool), Woolwich Borough Co-operative Association.

The three productive societies registered are:—Ideal Boot (Leicester), Irchester Boot Manufacturers, and Midland Woodworkers (Birmingham).

## (b) IRELAND.

Fifty-two new societies have been registered in Ireland during 1911, these may be classified as follows:—

Distributive		 		2
Agricultural		 		6
Creameries		 		16
Pig and Cat	le Suppliers	 		22
Poultry Kee	pers	 		1
Wholesale S	ociety	 		1
Unclassified		 		4
			_	
				52

As a result of the efforts of our propagandist agent (Mr. Fleming), two distributive societies have been registered during 1911, viz.:—Cahermoyle and Drumaness.

## (c) SCOTLAND.

So far as we have been able to ascertain the only society registered in Scotland during 1911 is for distribution, viz.:—Stranraer and District Co-operative.

# 11. SOCIETIES DISSOLVED OR AMALGAMATED IN 1911.

(See Appendix IV., page 149.)

## (a) ENGLAND AND WALES.

There were 99 societies dissolved or amalgamated during 1911; a number of these have been in course of liquidation for some years, the final particulars being supplied to the Registrar during 1911.

Distributive		
Productive	• • • • • • • • • • • • • • • • • • •	 . 18
Small Holdings	• • • • • • • • • • • • • • • • • • • •	 . 8
Agricultural		
Clubs	.	 . 10
Banking and Loan		
Land		
Unclassified		
	• • • • • • • • • • • • • • • • • • • •	 . 21
		99

The distributive societies dissolved or amalgamated were:—Blackrod Friendly (amalgamated), Brixton Result (amalgamated), Upper Swinton (amalgamated), Skinningrove (amalgamated), Whittington and District (amalgamated), Stokeon-Trent (amalgamated), East Grinstead (amalgamated), Aston Fields (amalgamated), Barry Dock Mutual (amalgamated), Worthing (amalgamated), Mexborough, Westleigh, Bozeat Industrial, Aspley Guise, New Tredegar Industrial, Empingham and Normanton, Jewish Alliance (London), South Petherton and

District, Holsworthy and District, South Western Industrial, Newcastle-on-Tyne Jewish, Gateshead and District Provident and Equitable, and Householders' Coal Association (London).

The productive societies were:—Rochdale District Corn Mill (taken over by Co-operative Wholesale Society), Leicester Elastic Web Manufacturing, Raunds Productive, General Builders (London), Nottingham Bakers, Photographic Co-operative, Leicester Co-operative Engineers, Kettering Co-operative Builders, General Engineers (London), Kettering Co-operative Leather Dressers, Leicester, Builders, Long Eaton Engineering and Cycle Manufacturing, Mosaic Workers (London), Norwich Printers, Midland Printers (Kettering), Leicester Ideal Basket Makers, South Wales Co-operative Tailors, Walgrave Productive.

#### (b) IRELAND.

There were seven societies dissolved during 1911.

Agricultu	ral	 		 • •	• •	٠.	 				٠.		۰	٠.	•	3
Poultry .		 		 			 							٠.		2
Unclassif	ied	 	• • •	 			 	٠.						٠.		2
																17

## (c) SCOTLAND.

Four societies have been amalgamated, viz.:—Norton Park (Edinburgh), Galashiels Coal, Uphall, and Edenvale.

# THE CO-OPERATIVE UNION.

# 12. SOCIETIES AFFILIATED TO THE UNION during 1911.

The societies whose names appear in the list below have become affiliated to the Union since last Congress:—

Ireland: Drumaness.

Midland Section: Cogenhoe, and Rothwell.

North-Western Section: Ambleside, Bagslate, Egerton, Hull Printers, Hulton and Chequerbent, Kirkheaton, Longwood, Manchester Jewish, Pilsley, and Whitefield and Unsworth.

Scottish Section: Campbeltown, Scottish Co-operative Veterans' Association, and Stenhousemuir Baking.

Southern Section: Ealing Tenants, and Olney.

Western Section: Abercrave, South Cerney, and Trimsaran.

## 13. SOCIETIES WHICH HAVE WITHDRAWN during 1911.

The undermentioned societies have ceased to be members of the Union for the reasons stated:—

By Amalgamation: Skinningrove, New Road Side, Stoke-on-Trent, Upper Swinton, Whittington, Norton Park, East Grinstead, Brixton Result, and Barry Dock Mutual.

- By ceasing to exist: Dublin, Rawtenstall Industrial, Edenbridge, and South Petherton.
- By being struck off: Castledockrell Co-operative Bank, Radcliffe-on-Trent, Hull Printers, Whitehough, Hampstead Tenants, Co-operative Institute, and Crewkerne.

# 14. SUMMARY OF MEMBERS.

Section.	Total No		lembers Union.		n-memb f Union	Per Cent. Members of Union. 1911.
*Ireland	26		16		10	 61.5
Midland	223		186		37	 83.4
Northern	143		135		8	 94.4
North-Western	466		394		72	 84.5
Scottish	288		204		84	 70.8
Southern	211		179		32	 84.8
South - Western	78		71		7	 91.0
Western	96		77		19	 80.2
	1,531	Distrib	1,262	10	269	
C - 1 - 1				•		1,262
Societies members						,
Societies member	s of the	Union	in 1911	l	• • • • •	 1,267

#### SUMMARY OF MEMBERSHIP.

Members of Union	,			
Non-members of Union	269	17.5	134,774	4.8

Total No. of Societies 1,531 Total Membership 2,760,531

## 15. THE UNITED BOARD.

The United Board has consisted of the following members of the Board appointed by their respective sections:—

Section. Representatives.

Midland . . . . . . Messrs, J. Butcher and D. Mc.Innes.

Northern .....Messrs. J. Davison and J. Murdoch.

North-Western . Messrs. W. Gregory, J. E. Kilburn, T. Redfearn, and J. Shepherd.

Scottish ...... Messrs. J. Deans and J. Patterson. Southern ...... Messrs. R. Rowsell and B. Williams.

South-Western .. Mr. W. J. Gilbert.

Western ......Mr. J. R. Davies.

The Board has met on five occasions during the year, viz., 21st July, 15th September, 10th November, 1911, 19th January and 16th March, 1912. Mr. B. Williams, of the Southern Section, was appointed as chairman of the Board for the year.

## 16. THE OFFICE COMMITTEE.

The following members were appointed to this committee:-

Section. Representatives.

Midland ...... Mr. D. Mc.Innes. Northern ..... Mr. J. Murdoch.

North-Western . . Messrs. W. Gregory and J. Shepherd.

Scottish ...... Mr. J. Deans.
Southern ..... Mr. B. Williams,
South-Western ... Mr. W. J. Gilbert.
Western .... Mr. J. R. Davies.

Mr. B. Williams has acted as chairman of the committee.

## 17. COMMITTEES OF THE UNION.

The special committees appointed for work during the year have been as follows:—

- (a) Committee on Education.
- (b) Joint Propaganda Committee.
- (c) Joint Parliamentary Committee.
- (d) Joint Exhibitions Committee.
- (e) Joint Committee of Trade-unionists and Co-operators.
- (f) Co-operative Defence Committee.
- (g) Committee on Credit.

The reports submitted by the above committees are given in their usual order in this report.

# REPORTS OF COMMITTEES.

# 18. COMMITTEE ON EDUCATION.

(See Appendix V., pages 154 to 167).

For the past Congress year the constitution of the committee has been as under:—

Representing the Sections:

Midland...... Mr. C. A. W. Saxton. Northern Mr. W. R. Rae.

North-Western ..... Messrs. E. Booth and W. Dewhurst.

Scottish Mr. G. Wilson.
Southern Mr. W. H. Berry.
South-Western Mr. H. Westbury.
Western Mr. R. R. Chappell.

Representing the Women's

Co-operative Guild..... Mrs. A. Blair.

Representing the Educational Committees' Associations:

Midland...... Mr. J. Millington.

Northern ..... Mr. W. Clayton.

North-Western ..... Messrs. J. E. Connor and E. Couldwell.

Southern ...... Miss J. P. Madams. South-Western ..... Mr. W. White.

Mr. W. R. Rae (Northern Section) has been chairman of the committee for the tenth consecutive Congress year.

The full committee have held four quarterly meetings, and the sub-committee have met on five occasions.

In order that the work of the Education Committee may be compared from year to year, we give in the Appendix a statement showing the amount expended in prizes, grants, scholarships, and certificates awarded to students in the past session.

## CLASS WORK, SESSION 1911-12.

During the session the number of classes formed under the auspices of the committee has been 467, an increase of 36 compared with the previous session; the number of students enrolled, viz., 18,356, shows an increase of 747. For full details of the membership of the various classes, see Appendix.

Whilst it is gratifying to report an increase both in the number of classes formed and the number of students enrolled, the class work of the committee may still be considerably augmented. If the Education Committee or General Committee of each co-operative society connected with the Union organised one class only we should have at least 1,200 classes established each year; can not we, therefore, appeal to such committees for greater assistance in this direction? We feel certain that every society could at least establish one class in some subject recommended by the committee. We again repeat, with emphasis, that lessons from the past, circumstances in the present, and the promise of the future, convince us that it was never more important for our members, especially those destined to be leaders, to be instructed in the subjects named in our Educational Programme.

## TEXT-BOOKS AND PUBLICATIONS.

## (a) Intermediate Classes.

During the year we have been able to publish the book "Lives of Great Men and Women," compiled by Miss Catherine Webb (Editor of "Industrial Co-operation"); this new work is the text-book for our intermediate classes, and has been well received by students and educational committees of co-operative societies. The selling price has been fixed as low as possible, viz., Is., and we should like to see a much larger demand for this book throughout the whole of the movement. The use of this book need not be

restricted to class work. It should find a place in the library of each society, as being a book of interest to the general reader. We may add that this publication makes the sixth text-book issued by our committee.

## (b) "Our Story."

It is pleasing to record that for the special cheap edition we received sufficient orders to enable us to print 300,000 copies. We have now only a few thousand copies left, thus showing that this effort has been much appreciated by societies in their local propaganda work, yet we think it ought to have been possible, considering the constantly increasing membership of the movement, to have sold well over one million copies of this popular edition.

## (c) Apprentices and Junior Employés.

In connection with our scheme for the training of apprentices and junior employés, we find our work considerably handicapped for want of a suitable text-book; we have therefore taken in hand the preparation of such a book, and hope to publish it not later than September, 1912. We hope the publication of this book will lead to a great increase in the number of classes formed for the training of our young employés.

## (d) Manual of Auditing.

Another work which has got somewhat out of date is our text-book on "Auditing"; we have received numerous complaints as to the inadequacy of the present book and have therefore decided to have a new book prepared for this subject; its preparation is now in hand, and we hope to publish towards the end of the present year.

# (e) Working-men Co-operators.

This book, published many years ago, is, we find, still in demand. It is not now used as a text-book in our class work, but we have obtained the consent of the Office Committee to republish it. The book gives a vast amount of preliminary information for inquirers wishing to understand the movement, and is strongly recommended by our committee as a book of reference to our students. We hope to republish it during the year.

#### CO-OPERATIVE PLAY.

The co-operative play, entitled "The Dawn," has been performed throughout the country in many places, and in each instance has been thoroughly enjoyed by both adult and junior co-operators. So popular has it become that we have been asked several times for other plays of a similar character, suitable for production by young co-operators; we have therefore decided to publish a new play, and have taken steps towards this end by arranging a competition; we propose to give prizes for the two best plays sent in, and hope these efforts will result in one or two new plays being produced.

#### CORRESPONDENCE CLASSES,

We have continued correspondence classes for students, who, from

various reasons, are unable to join any local class. We give below particulars of the classes formed in this manner.

Subject.	Teacher.	No. of Students Enrolled.
Co-operation	Miss J. P. Madams	64
Industrial History	Mr. W. H. Watkins	9
Citizenship	Mr. W. H. Watkins	5
Economics	Mr. F. Hall	17
Co-operative	Mr. J. F. Short	
73 3 3	Mr. Joe Dyson	

We are hoping next session to have a large increase of members for the book-keeping course. We should also like to see an increase in the number of students in "Industrial History" and "Citizenship." It is probable that the increased number of tutorial classes in these subjects is relieving us considerably in this work.

## TRAINING COURSE FOR CO-OPERATIVE SECRETARIES.

For the second examination, held in November last, 26 students sat, and of this number 20 were successful. The test questions were arranged by the examination board and gave complete satisfaction. We are pleased to say that the formation of such a board in connection with this training course is working with success; the board consists of two representatives of our committee and two representatives from the council of the Secretaries' Association. For two sessions Mr. Alfred Wood (the author of the text-book) was the teacher of this course, but owing to his acceptance of a new post he has had, reluctantly, to give up the work. We have appointed a capable successor in the person of Mr. Arthur Varley, secretary of the Lancaster Society, and president of the Secretaries' Association.

#### TRAINING OF CO-OPERATIVE EMPLOYES.

In connection with our revised scheme for the training of employés, we have to report that last session 11 classes were formed for apprentices and junior employés with 224 students. These classes are established by the local societies, but the examination is undertaken by this committee. We should like to see a great increase in the number of these special classes; that there is a need for them is more and more evident judging from the standard of papers worked at past examinations. It is also very doubtful whether we are facing our responsibilities in this direction as we ought. We have accepted the services of young people, therein pleaging ourselves to make business men and women of them as far as their abilities will permit. Our scheme of work suggests that where that fateful period of drift and inactivity, between the ages of 14 and 16, has almost obliterated

the impressions made by the day-school, the young people should be either compelled to attend a suitable continuation school, or a special class should be arranged for them in which they can revise their arithmetic and composition. Then in the later years of their time and service they should be taught on the lines laid down in the syllabus for the apprentice course, and encouraged to go forward with the study of salemanship and management. Perhaps when we publish our text-book it may be the means of arousing a greater interest in this most important part of our class work.

#### (b) Centres for Salesmen.

In conjunction with the Sectional Boards we have formed during the session 10 centres for the training of salesmen, in which 261 students have been enrolled. In addition a correspondence course for isolated students unable to attend any centre has been under the guidance of Mr. T. M. Young, of Broomhill, and 53 students have taken advantage of this method of tuition.

# (c) General Managers and Honours.

For students who wish to continue their studies of Co-operative Management in the more advanced stages, we arranged a correspondence course only, and are pleased to report that 31 students entered for the general managers' course, although only 3 enrolled in the honours section. Mr. R. J. Wilson (editor of the text-book) is the teacher for both of these correspondence classes.

It may be interesting to record that since the special facilities for the training of employés were inaugurated, some years ago, there have been 4,086 students enrolled in the various classes, and of this number 1,442 have been successful in the examinations. We give below the expenditure of the committee in connection with these classes.

Session.	Expenditure.	Fees Re	ceived.	Defi by Co-	cit p	paid Union.	
	£ s. d.	£ s	. d.	£			
1905-6	287 7 7	 174 1	5 0	 112	12	7	
1906-7	272 19 2	 185 1	5 0	 87	4	2	
1907-8	291 19 4	 $156 \ 1$	0 6	 135	8	10	
1908-9	252 13 7	 147 1	9 0	 104	14	7	
1909-10	207 11 5	 110	0 6	 97	10	11	
1910-11	155 13 7	 105	6 6	 50	7	1	
1911-12	175 7 11	 116	2 6	 59	5	5	

#### TRAINING CLASSES FOR TEACHERS.

We have to report that only two classes have been formed during the year for the training of teachers; one class being in the Southern Section at Abbey Wood (Woolwich) under the tuition of Mrs. W. T. Davis; and the other class has been held at Holyoake House, with Mr. Wm. Bruce (Hadfield) as teacher. We regret that no similar class has been formed in any of the other sections; the United Board of the Co-operative Union is willing to make a grant of ten guineas for each such class formed, and there ought to be at least one class in each section of the Union. In each

issue of our Educational Programme we publish the names of at least 75 qualified teachers who are quite capable and willing to teach such classes, if organised. We should like to see the services of all such teachers utilised at various centres.

#### STUDENTS FOR EXAMINATION.

The total number of students who entered for our various examinations was \*12,687, as compared with 11,486 for the previous session. We give in the Appendix details in regard to each subject. The various examiners appointed were as follows:—

Subject.	Examiner.						
Junior Classes in Co-operation, Section III.,	Mrs. G. H. Fewins						
and re-examination of best papers	(Plymouth).						
Intermediate Classes (Re-examination)	Miss C. Webb (South Norwood).						
Co-operation-Adults							
Industrial History	Mr. L. L. PRICE, M.A.						
Citizenship	(Oxford).						
Economics							
Co-operative Book-keeping	Messrs. W. APPLEBY & T. WOOD						
" Auditing	(Manchester).						
Training of Co-operative Employés:							
Apprentices and Juniors—							
Dent Y	OFFICE, EDUCATION DEPT.,						
Part I	Co-operative Union.						
,, II	Mr. R. J. Wilson (Sunderland).						
Salesmen	Mr. G. PRICE (York).						
General Managers and Honours	Mr. D. Rowat (Paisley).						
	SECRETARIES' EXAMINATION						
Training of Co operative Secretaries	BOARD (Messrs. G. Briggs, A.						
	Variey, W. R. Rae, and C. E. Wood)						
Training of Teachers							
	TITTO ALO TAN TANTA						
* Not complete.							

## JOINT EXAMINATION WORK.

We have again to report that, although the necessary arrangements were made for holding teachers' examinations in "Economics," "Citizenship," and "Industrial History," in July last, under the auspices of the University Extension Delegacy, we received only two or three applications for the three subjects, and thus were compelled to cancel the examinations. The object of these examinations is that our present teachers may qualify to teach classes, and their students enabled to sit for the examination of the University Extension Delegacy, and if successful, secure the certificate of that body. In the list of such teachers, printed in the Educational Programme, we have nineteen who have qualified to teach classes of this character.

#### CO-OPERATIVE CIRCLES FOR YOUNG PEOPLE.

We are pleased to report a growing interest in these "Circles," and several new "Circles" have been formed during the past Congress year. The object of these "Circles" is to found an organisation whereby the interest of those children who have been members of junior classes may be retained. Generally, when they have passed through these classes, they drift away from the co-operative movement, and thus much good work is lost. The question arose: How best could the interest of such young people be retained for the benefit of our movement? This committee considered the matter very carefully, and came to the conclusion that if an organisation of "Circles" for young people were established, such might be the means of keeping in the movement the interest and enthusiasm of young people. It would occupy too much space in this report to give detailed suggestions, but special pamphlets on the subject may be obtained from the Central Office, Holyoake House. We should like a great impetus given during the year to the formation of "Circles" on the lines suggested by the committee. The official organ of this new movement is Our Circle, the young people's magazine, published by the Co-operative Newspaper Society. The editress of this magazine is keenly interested in this work, and is only too willing to give assistance through its columns to any society or guild establishing a "Circle."

#### HOLYOAKE HOUSE.

Full particulars with respect to the new head quarters of the Co-operative Union will be found elsewhere in this volume. Splendid facilities are now afforded in the new building for the carrying on of our work. Lecture hall, class rooms, and a social room have been placed at our disposal, and we are hoping to take full advantage of these rooms session by session, and to develop the class and general educational work of the committee. Although we obtained possession of the building only late last session, we were able to establish four classes, which met each week, together with a "Circle" for young people. Arrangements are now being made to hold a series of lectures for next winter, a tutorial class, and a special class for women co-operators during the summer months; all these are in addition to the classes which we hope to continue from this session, viz., Management, Book-keeping, and Co-operation.

## THE CO-OPERATIVE STUDENTS' FELLOWSHIP.

The third annual report of the Co-operative Students' Fellowship, formed in connection with the work of this committee, is given in full in the Appendix, page 124. The Fellowship now includes 600 members, and much good work is being done by the various organised districts.

#### NATIONAL CO-OPERATIVE MEN'S GUILD.

Another link in educational work has been made during the year by the formation of a National Co-operative Men's Guild. On making inquiries,

the committee found that men's guilds were being established in different parts of the country on lines somewhat similar to the branches of the Women's Guild, and we convened a special conference at Leicester, in December last, at which there were nine guilds represented. A constitution, embodying the formation of a National Guild, and making the existing guilds branches of the national body, was considered and accepted, and we are pleased to report that up to the present twelve guilds have become affiliated, with a total membership of 515. We are hoping this new movement will become a powerful influence for true progress, and trust that during the coming year we shall be able to form a central council to work in conjunction with this committee in the promotion of this guild for men. The headquarters of the guild will be at Holyoake House, and its work will be closely identified with the general activities of this committee.

#### WEEK-END FOR CO-OPERATORS.

The Annual Week-end for Co-operators, arranged by this committee, is meeting with greater success from year to year. The Fifth Week-end (Easter, 1912) was held at Leicester, and we had present during some portion of the gathering about 100 delegates. We tender to the educational and general committees of the Leicester Co-operative Society and other friends our sincere thanks for the assistance rendered in making the Week-end so successful and interesting. We give below the programme of arrangements which were duly carried out.

Thursday, 4th April.—8 p.m., Reception of Delegates and civic welcome by the Mayor and Mayoress of Leicester.

Friday, 5th April.—Morning: Meeting of Central Education Committee.
Visit to Works of Co-partnership Societies. Afternoon: Visits to
places of antiquity in the town. Evening: Co-operative Students'
Fellowship Third Annual Meeting. Chairman, Mr. W. R. Rae.
After consideration and adoption of annual report, a paper was
read by Mr. W. H. Watkins (joint secretary) on "The Fellowsh'p:
Its Work and Possibilities."

Saturday, 6th April.—Morning: First Annual Meeting of National Men's Guild. Report, and paper on "The National Co-operative Men's Guild," by Mr. W. C. Potter. Visit to Co-operative Wholesale Society's Wheatsheaf Works. Afternoon: Conference of Teachers, &c. Chairman, Mr. W. R. Rae. Paper for discussion entitled "A College for Co-operators." Evening: Public Meeting and Concert. Chairman, Mr. A. Mann (president, Leicester Co-operative Society Limited). Speaker, Mr. E. Crawshay-Williams, M.P., on "The Making of Citizens."

Sunday, 7th April.—Morning: Service in Victoria Road Baptist Church.

Afternoon: Co-operative P.S.A. Chairman, Mr. G. Bastard
(Leicester). Speaker, Mr. W. R. Rae; subject, "Ideals." Singing
by Leicester Co-operative Choir. Evening: Visit to Garden Suburb
at Humberstone. Service and address by Mr. G. E. Hubbard, J.P.

Monday, 8th April.—Morning: Electric car tour of town and district.

Afternoon: Excursion to Bradgate Park. Evening: Public Meeting. An address by Miss Margaret McMillan (London), on "The Worker's Child, at Fourteen." Chairman, Mr. W. R. Rae. Music by the Leicester Juvenile Co-operative Choir.

#### EDUCATIONAL MEETINGS.

## (a) Holyoake House.

We have held during the year the first conference convened at Holyoake House, Manchester. The conference was held in January last, and was attended by a representative gathering of over 200 people. The subject for discussion was "The Educational Programme of the Central Committee," and a paper was specially prepared and read by our Chairman. The conference was very successful, and we hope will be the beginning of a series of such at this new centre.

## (b) Congress.

We have made the usual arrangements to hold an Educational Meeting on the Tuesday evening of Congress, and we are expecting a large attendance at this meeting. The address given last year by Miss MacMillan has been printed in pamphlet form, and has been much appreciated by societies, several thousand copies having been distributed throughout the country.

#### ANNUAL TRIP ABROAD.

For our Third Annual Trip, Switzerland was chosen, and we are pleased to report that a party of fifty-six British co-operators made the journey. A most enjoyable week was spent in that beautiful country, whilst on the Friday we had the opportunity of spending nearly the whole of the day with the co-operators of Basle. Needless to say, the visits to the co-operative institutions of that city were much appreciated, and much admiration was felt at the progress being made in Switzerland towards the co-operative commonwealth. We were most hospitably received by our Swiss friends. We are arranging our Fourth Annual Trip to Belgium, with Brussels as head quarters. This is being arranged for the first week in August, and a circular containing full particulars has already been issued.

#### LANTERN DEPARTMENT.

We still continue to have a brisk demand for slides, and we give below particulars of applications received and slides issued. During the year we have been considering the question of developing this department by obtaining new lectures, and are hoping by next session to have the following ready:—

- (a) A Co-operative Tour through Europe.
- (b) A Co-partnership Tour through Great Britain.
- (c) Co-operative Agricultural Movement in England and Wales.

(d) Women's Co-operative Guild.

There may also be other new lectures prepared. It is needless to say that the slides relating to the various factories of the Co-operative Wholesale

Society are constantly being renewed and kept up to date. As regards the Lantern Department, we can only move slowly at the present time owing to our limited funds, and until our various text-books are issued we cannot spend as much money as we desire on this work.

Place.	Applications received.	Slides issued.		
Central Office (Manchester)	95	7,527		
Northern Section (Newcastle)	3	250		
Southern Section (London)	85	7,120		

#### WORKERS' EDUCATIONAL ASSOCIATION.

Mr. W. H. Berry has represented us upon the Council of the Association, which during the year has shown remarkable development, especially in connection with the formation of classes for working women in connection with the Women's Co-operative Guild and other movements, and the work in rural districts. It gathers strength each year and is having a considerable effect upon education in all types of schools. We are glad to report that the number of co-operative societies which directly support it has increased. The problem, however, which it has set out to deal with is so great and complex that it will need the support of each co-operative society if it is to be accomplished.

#### University Joint Committees.

It seems probable that joint committees will soon be established in connection with each university and university college in England and Wales. The results consequent upon workmen sharing in university administration are valuable because an understanding of universities is essential for workpeople determined to make a strong and deliberate contribution towards their reform. There is abundant evidence that the tutorial classes constructed by these committees are forcing working-class points of view upon scholars. Striking testimony has been borne to this several times, and we have reason to notice the marked effect upon such scholars as speak to us. A notable case in point is that of Professor D. H. Macgregor, who affirms that his understanding of the point of view of workpeople was gained through this work. His paper read before the last Co-operative Congress evinced an understanding which we have not always been accustomed to expect from professors. One hundred and five classes have been constructed this year. The majority still deal with Industrial History, Economic Theory, and allied subjects. The students number over 3,000, a large number being co-operators. The class which last year contained seventeen members who were employés of the Co-operative Wholesale Society showed the best average attendance, the largest number of essays, and gained the largest grant from the Board of Education. A result such as this must be satisfactory to co-operators.

The work of these classes has now, as is generally acknowledged, placed English adult education, for other than technical purposes, in front of that of other European nations. We are glad to continue to help this work. Our representatives have a real power on the various University Joint Committees, and we find that the operation of these classes assists our own educational work. Our representatives on the Joint Committees are as follow:—

Oxford University Mr. W. H. BERRY.

Manchester University Mr. E. BOOTH.

Leeds University Mr. W. DEWHURST.

London University Miss MADAMS.

Birmingham University Mr. C. A. W. SAXTON.

Durham University Mr. W. R. RAE.

Liverpool University Mr. C. E. WOOD.

Queen's University, Belfast Mr. W. H. KNOX.

It is expected that Joint Committees will shortly be formed by-

University College of South Wales (Cardiff). University College of Wales (Aberystwyth). University College of North Wales (Bangor).

University of Cambridge.

University College, Nottingham.

University of Bristol.

It may not be possible for us to be represented upon all these committees, but, if not, we shall see to it that the co-operative movement is definitely represented in some way or other.

#### EDUCATIONAL COMMITTEES' ASSOCIATIONS.

With the exception of the Western Section, we have now on the Central Committee representatives from each educational association. Probably when the Western Section Association has been in existence a little longer, and has more funds at its disposal, it also will seek representation, and thus make the committee completely representative. The reports of the various educational associations will be found included in the reports of the different sections.

## Women's Co-operative Guild.

Mrs. A. Blair (Liverpool), president of the Women's Co-operative Guild, has again represented that organisation on our committee during the Congress year.

#### EXPENDITURE.

For the year 1911 the expenditure of this committee has been £1,008. 14s. 7d., and the receipts (not including sale of publications) £296. 19s. 8d., leaving a net expenditure on the funds of the Union of £711. 14s. 11d. The expenditure of the previous year (1910) was £1,189. 8s. 10d., the receipts £300. 17s., showing a net expenditure of £888. 11s. 10d.

In accordance with the custom which we have for a few years observed, we have issued a special appeal to educational committees of societies, asking that a portion of the grant received for local educational work be given to this committee, to promote and develop its work. As a result of the appeal for 1911-12, we have received the sum of £48. 3s. This brings the amount received as the result of five yearly appeals to £342. 15s. 6d.

#### GENERAL.

The results of the year, excellent though they are, would have been far more comprehensive but for the apathy of many of our fellow-members who do not seem to grasp the situation. They are lulled to sleep by the songs of success.

The enthusiasm and devotion to principle of the "forties" laid the foundations of the financial success of to-day, and this same success is responsible for the contentment that is killing enthusiasm. "Divi.-hunting"

breeds a peace that is not progress.

Yet the sleeper must wake for "there is a lion in the way." The future is full of menace. Combinations of capitalists finding expression in the "multiple shop," the "combine," and other similar organisations, are as great hindrances to the coming of the days of industrial freedom as ever were the tyrannies of the individual. We are neglecting a powerful ally in the struggle that lies before us, in allowing opportunities to pass of making our fellow-members acquainted with the lessons industrial history and economic studies offer. It should be our most earnest endeavour to make every co-operator understand the enormous value of knowledge. Poverty and ignorance are closely associated, and knowledge is essential to real progress. Every one of us should remember that the reality of his faith in co-operation is seen in his zeal for the spread of education, and future generations will measure our work by this standard.

W. R. RAE, Chairman. C. E. Wood, Secretary.

#### RESOLUTION.

#### THE TRAINING OF CO-OPERATIVE EMPLOYES.

That. in the opinion of this Congress, the training of co-operative employés is of vital importance, and should be admitted to be one of the primary responsibilities resting on committees of management. It affirms that this training should, in the case of apprentices or junior employés, be made a condition of employment, and still further affirms with respect to salesmen, assistants, and clerks that every possible assistance and future recognition be afforded.

# 19. THE JOINT PROPAGANDA COMMITTEE.

REPORT OF THE COMMITTEE.

The Joint Propaganda Committee for the Congress year has been constituted as follows:—

Representing the Co-operative Union: Messrs. D. Bailey, S. R. Foster, and H. Stuttard.

Representing the Co-operative Wholesale Society: Messrs. T. Hind, I. Mort, J. Shillito, and T. E. Shotton.

Mr. J. Shillito was appointed as chairman for the year, and Messrs. Brodrick and Whitehead have acted as secretaries.

The meetings have been held in Manchester at intervals of six weeks, and much useful work has been done of an advisory and helpful nature. For some time back the committee have not encouraged the formation of new societies until the members of a proposed society have been able to provide sufficient funds to carry on the business. It is found that people are more keenly interested in the success of the business when it is carried on with their own money than if they had received assistance from the Propaganda Fund of the Co-operative Wholesale Society.

The policy of the committee has of recent years been on the lines of approaching societies with a view to opening branches in districts where a desire for a society has been shown, rather than forming a new society with perhaps small prospect of success. This policy has worked satisfactorily in many districts, and successful branches have been formed in connection with flourishing societies that have brought their experience to bear and have given the new districts the benefit thereof.

Through its propagandist agent (Mr. Griffiths) the committee has rendered invaluable assistance to many societies which have had to struggle for existence, and which would no doubt have failed but for the help given at a critical time. The value of a personal canvass of the members of such societies by one interested in his work and full of co-operative spirit, has been demonstrated, and has put new life into the societies.

Mr Griffiths has submitted reports to each meeting of the committee, showing the work undertaken by him to have been the means of developing and strengthening the movement.

The following is a list of the districts and places visited and worked during the year:—Abergavenny, Bream, Bruton, Burnham, Burslem and District, Burton-on-Trent, Cardiff, Cilfyndd, Cirencester, Clevedon, Cromford, Driffield, Ellesmere, Ewloe Place, Filey, Hanley, Hereford, Highbridge, Kemble, Lydney, Market Drayton, Milton, Minehead, Penarth, Pontyclun, Pontypridd, Prestatyn, Templecombe, Treboeth, Upper Lydbrook, Wellington (Salop), Ynyshir and Wattstown.

J. SHILLITO, Chairman.

T. BRODRICK,
A. WHITEHEAD, Secretaries

# 20. JOINT PARLIAMENTARY COMMITTEE.

The Parliamentary Committee is at present constituted as follows:—
Co-operative Union: Messrs. James Deans, W. Gregory, J. Butcher,
and R. Rowsell.

Co operative Wholesale Society: Messrs. T. Tweddell, R. Holt, H. C. Pingstone, and H. J. A. Wilkins.

Scottish Wholesale Society: Messrs. W. R. Allan, T. Little, I. McDonald, and G. Thomson.

Messrs. T. Brodrick and A. Whitehead (honorary secretaries). H. J. May, secretary.

At the first meeting of the committee after Congress, Mr. T. Tweddell was elected chairman for the year.

Eleven meetings of the full committee and several meetings of subcommittees have been held during the past year, constituting a record for this committee. Parliament has sat almost continuously, and the measures which have been under consideration were of such paramount importance that the activity of this committee has been required almost without intermission either with Parliament or the Ministers and Departments of the Government chiefly concerned.

The work has been of the usual varied character, calling for the attention of the committee to the interests of co-operators in nearly every field of Parliamentary effort. In such matters it is often difficult to tabulate the exact results, but the committee is satisfied that the representations made to the Government Departments, to Ministers and individual promoters of legislation have had useful results to our movement. While we have to regret the slow progress made with measures in which co-operators are interested, we yet have the somewhat grim satisfaction of knowing that very many outside our movement are in a like case, and that only the very large measures survive the ordeal of our ancient Parliamentary procedure.

In the summary which follows the principal efforts of the committee are indicated.

INDUSTRIAL AND PROVIDENT SOCIETIES (AMENDMENT) BILL.

The committee very much regret that they are unable to report any progress with regard to this harmless but necessary measure, which has now been before Congress for the past five years, and before the Government for at least four years. The Parliament Bill effectually blocked the way for the greater part of last year, and, when that was finally disposed of, changes in the Cabinet led to the promotion of Mr. Hobhouse, and our work had to be commenced afresh with Mr. McKinnon Wood. We were just getting into actual touch with the new Financial Secretary when another change took place, Mr. McKinnon Wood being promoted to the Scottish Office, and his place being filled by Mr. C. F. G. Masterman.

An interview had, however, been arranged with Mr. McKinnon Wood, which the committee decided to proceed with, and it took place at Glasgow during the bye-election in February. The deputation consisted of representatives of St. Rollox Society (Messrs. Pringle and Cook), Mr. Andrew Welsh (Scottish Defence Association), Mr. Hugh Campbell (Cowlairs Society), Mr. James Deans and Mr. H. J. May (Parliamentary Committee).

Mr. McKinnon Wood expressed himself favourable to the reintroduction of the Bill, and declared that he saw no reason why it should not pass through all its stages in the House. He also promised to assist its passage in any way possible, and to urge the desirability of this course upon his successor at the Treasury. At present we have the consent of Mr. Masterman to receive a

deputation, the result of which will not be known in time to be included in this report.

In connection with this Bill the committee also have under consideration the recent judgment of the House of Lords on the meaning of the word "then" in the nomination clause of the Industrial and Provident Societies Act. The particulars are fully reported in the report of the United Board, but it may become necessary and even urgent that an amendment of the nomination clause of the 1893 Act should be pressed forward without delay.

#### THE NATIONAL INSURANCE ACT.

This measure has occupied the attention of the committee since its introduction in May, 1911, and was made the subject of specific reference to the committee by a resolution passed at the Bradford Congress.

At the earliest opportunity after Congress a sub-committee was appointed to meet more often than the full committee were able to do, for the purpose of fully considering the provisions of the Bill and to prepare a report as to the best means of utilising its provisions for the benefit of co-operators. As a preliminary step, a circular letter was issued to all the societies in the Union, asking for specific information on various points and inviting suggestions as to the action the committee should take. A very large number of replies were received, many of the societies going to considerable trouble to place the fullest information at the disposal of the committee.

As this is a matter of considerable importance to the societies and the movement it may be well to give the report here, as it was eventually adopted by the Parliamentary Committee and issued to societies.

REPORT OF THE SUB-COMMITTEE ON THE NATIONAL INSURANCE ACT.

To the Joint Parliamentary Committee of the Co-operative Congress—

Gentlemen,—In accordance with the instructions contained in your resolutions of 21st June last, your sub-committee has carefully considered the provisions of the National Insurance Act and their probable effect upon the co-operative movement.

With a view to obtaining some general idea of the way in which the Act affected societies, a circular letter was issued to all the societies in the Union asking certain questions as to their provisions against loss of wages in sickness, injury, &c. Over 500 replies have been received, and general conclusions on several points have been arrived at.

The sub-committee then proceeded to consider the question, whether it is advisable for the movement to establish for itself an "approved society" or societies, and, if so, in what form.

In order to arrive at an intelligent answer to this question, it is necessary to take a comprehensive view of the nature and scope of the proposals contained in the Act, and, in doing so, the first question that naturally arises is:

# (1) OF WHAT SPECIAL INTEREST IS THE ACT TO CO-OPERATORS?

The principal object of the Act is to insure against sickness and disablement a large section of the working-class population—estimated at about 15

millions—between the ages of 16 and 65 years, whose incomes are below £160 per annum.

It will be readily seen that the operation of a gigantic scheme of this description must affect large numbers of those who constitute the membership of our societies, while the provisions of the Act for dealing with unemployment and promoting the health of the community are of equal interest to us as co-operators. Every inducement, therefore, exists to lead us to take advantage of the benefits provided by the Act, thus adding to the many spheres of usefulness already occupied by our movement that of ministering to the needs of our members in the dark days of sickness and unemployment.

## (2) HOW IS THE WORK CONTEMPLATED BY THE ACT TO BE FINANCED?

The financial provisions include a threefold contribution of :-

4d. per week from the insured workman (in the case of women, 3d.).

3d. ,, employer.

2d. ,, State.

making a total weekly contribution of 9d. for each insured person. These contributions are to be collected compulsorily at the source; the employer deducting the employee's contribution from the wages and adding his own contribution, both in the form of stamps to be purchased of the State. This threefold contribution is so calculated as to compensate for the inequalities in the age of the participant, and permit of the actuarial assumption that every individual commences to insure at the age of 16 years.

There are, of course, many details, variations, and adjustments to be made for different cases, which it is not necessary to include in this report. Suffice it to say, that by this ingenious arrangement societies engaged in administering the Act need not trouble themselves as to the age of the members they admit, because the contributions are calculated to yield a surplus, which, during earlier years, will be employed in meeting the strain caused by these inequalities, and in subsequent years in increasing the benefits that may be paid.

# (3) HOW IS THE ACT TO BE ADMINISTERED?

By means of societies described in the Act as "approved societies," i.e., societies which have been approved by the Commissioner appointed under the Act; the approval being contingent upon their conforming to the conditions prescribed. Those conditions are:—

1. Absolute self-government.

- 2. Not working for a profit (that is in this particular department).
- Election of all committees by the members in compliance with regulations to be drawn up under the Act.

4. A minimum number of 10,000 insured persons.

- Local as well as central control for dealing with sickness, medical attendance, &c.
- Providing satisfactory security that the provisions of the Act will be properly carried out.

- 7. Keeping separate accounts for the State scheme.
- 8. Complying generally with the provisions and requirements of the Act. Any society complying with these conditions may become an "approved society" and take part in administering the Act.
- (4) ARE THE CO-OPERATIVE INTERESTS INVOLVED SUFFICIENT TO JUSTIFY THE MOVEMENT IN TAKING A PART IN THE ADMINISTRATION OF THE SCHEME?

At the present time the membership of co-operative societies may be divided into two sections, viz., those who are already members of some friendly society and those who are not. There is no data on which we can rely for forming an accurate estimate of the relative proportions of these two sections, but, judging from inquiries we have made, it may be assumed that from 60 to 70 per cent of co-operators are members of existing friendly societies. The remaining 30 to 40 per cent, together with those who may be members of societies which are unable to comply with the conditions of the new Act, and who will consequently desire to join an "approved society" would, with the sons and daughters of co-operators, as they reach the age of 16 years, form the constituency from which the co-operative "approved society" would draw its membership if it takes up the scheme.

The Act provides that the entire working class, or those whose incomes are under £160 per annum, shall be absorbed in the scheme, and if the co-operative movement holds itself aloof, those not already insured will drift into the various friendly societies and other agencies which may secure approval under the Act.

It may be contended that this is their legitimate destination, but we think that the proper functions of a co-operative society is to provide for all the needs of its members which are within the scope of a voluntary association to supply with efficiency and economy.

No greater need can exist than that of ministering to homes upon which the shadow of sickness or want has fallen, and co-operators have a special responsibility to help one another in all that concerns the individual or general well-being.

- (5) CAN THE CO-OPERATIVE MOVEMENT PROVIDE AN "APPROVED SOCIETY?"
- (a) Local Distributive Societies.

In seeking to answer this question, our thoughts naturally turn to the retail distributive society as the most suitable for the purpose, because it comes more directly into contact with the individual co-operator than any other of our institutions. A moment's consideration, however, will show that it would be impossible for any but a very few of the largest distributive or productive societies to conform to the requirements of the Act, so as to secure their appointment as an "approved society." As originally drafted, the Act required a society to have not less than 10,000 insured members. Mr. Lloyd George has, since its introduction, intimated that he is prepared to reduce this number to 5,000, but even this number would place the Act beyond the reach of any but the largest societies, especially when it is remembered that

only those who are insured under the society itself would count, and that at present a very large proportion of co-operators are already insured through other agencies.

It must be also remembered that many members of our societies are women, the wives of insured persons, who, as the Act stands at present, are

ineligible for membership.

For these reasons we feel that any attempt to work this national scheme through the retail societies would result in failure, by providing facilities in a few favoured localities while leaving the greater part of the country uncatered for by co-operative agencies.

(b) The establishment of separate Co-operative Friendly Societies.

The only method by which the retail societies could be constituted "approved societies," fulfilling the requirements of the Act, would be by linking up or grouping the societies within given districts, but for some time past there has been a growing disposition in the movement to avoid the multiplication of agencies for any purpose which can be effectively served by existing organisations. Moreover, the establishment of a separate organisation would involve a considerable outlay for central offices, committee, staff, and the machinery of administration.

The system of local agents which would have to be adopted in some form, for economy's sake, would be far less efficient in working and less satisfactory to the contributor, than the regular and authoritative direction of a department of the local distributive society. There would be also the difficulty of inducing groups of societies to agree to a given scheme, and after the discussion upon the subject which took place at Bradford Congress, we scarcely think such a proposal would be accepted by the societies.

(c) The Co-operative Union as an "Approved Society."

It has been suggested that the Co-operative Union might successfully administer such a scheme through its network of conference associations, or through the societies which form its membership; but after full consideration we think there is a great objection to this in the fact that such a heavy responsibility was never contemplated when the Union was established, and that its existing machinery is not adapted for such a purpose. The Union was intended to be, and hitherto has been, a protective and propagandist agency, organising the forces of co-operation for aggressive and defensive purposes; guarding the movement against public action of a hostile character; acting generally in a consultative capacity, and advising societies in their difficulties and misfortunes.

It was never contemplated that the Union should participate in the ordinary business activities of the movement, which are the peculiar functions of other organisations designed for those purposes. Nothing would more quickly or surely embroil the Union with these other institutions than the introduction into its work of business functions which are alien to its main objects and usefulness. It, therefore, seems undesirable that the unique position which the Union holds should be hampered by an undertaking of this kind.

## (d) The Co-operative Wholesale Societies as "Approved Societies."

The more we have considered this question the more we have become convinced that the only existing co-operative agencies through which this insurance scheme could be satisfactorily worked are the English and Scottish Wholesale Societies, and if they cannot be induced to take the matter up then the only alternative would be the formation within the movement of an entirely new organisation.

In the case of the two Wholesale Societies, the machinery and organisation already exist, both as regards the central organisation and the branches, i.e., the local stores in direct membership with the Federation.

The facility with which the scheme could be worked as part of the business of each society—just like the penny bank, or loan department, the building or banking departments—would ensure effectiveness, economy, and universal application.

Moreover, federations like the Wholesale Societies would provide a financial stability second to none of the great friendly societies of the country, and a national scheme could be placed within the reach of our members. The scheme could be worked either as two societies, each serving its present constituents, or could, for these purposes, become one society, working on the lines of a joint committee, as the tea and cocoa departments are administered at the present time.

Under the provisions of the Industrial and Provident Societies Amendment Bill, the passing of which into law will not, we hope, be long delayed, a society could be registered consisting of the Wholesale Societies and any other similar society registered under the Industrial and Provident Societies Acts.

## (e) The Work of Women and the Women's Guild.

The insurance of the nation against sickness, disablement, unemployment, &c., is essentially a work which not only affords opportunities for the work of women as administrators, but urgently calls for their co-operation. Besides the special question of maternity there is the position of women, both married and single, in general sickness and unemployment, all of which call for the assistance of members of their own sex in arriving at a just administration of the scheme. We suggest that the help of women could be in no other way so effectively used for these purposes as through the local stores and branches of the Guild. An army of well known voluntary workers, with some knowledge of affairs, would thus be immediately available for the working of the scheme.

## (6) CONCLUSION.

After full consideration of the question in all its bearings, your Sub-committee unanimously agreed to embody their recommendations in the following resolutions:—

(a) That this committee is of opinion that the National Insurance Act will give to our movement a long-needed opportunity of adding to

its many spheres of usefulness, that of insuring against sickness, disablement, and unemployment, those of its members not otherwise provided for, and we strongly recommend that arrangements be made to take advantage of its provisions when passed into law.

(b) That, as regards the machinery most appropriate for this purpose, we have carefully considered the various agencies already existing in the movement, and have no hesitation in indicating the English and Scottish Wholesale Societies as the most suitable and appropriate.

The report was, in the first instance, forwarded to the Executive Committees of the three organisations represented on the Joint Committee.

The United Board of the Co-operative Union decided to leave the matter to the decision of Congress. The Committee of the Co-operative Wholesale Society decided to adopt the recommendations contained in the report, and the committee of the Scottish Wholesale Society decided to submit its proposals to the members of their society.

In the meantime, and subsequently, the Parliamentary Committee used every possible means to secure the inclusion of provisions in the Act which should facilitate the administration of the Act by co-operators. By interviews and correspondence they have kept the needs of the movement before the various authorities concerned, and there is no doubt that some of the modifications of the original measure have been influenced by the committee's efforts.

It is impossible in a brief report of this kind to give an adequate idea of the continuous and detailed work which this measure has involved.

The committee also applied to the Commissioners for representation on the Advisory Committee to be appointed under the Act, with the result that the Joint Committee of the Commissioners invited the nomination of four representatives. They have, however, only selected one of those nominated, and the choice has fallen upon Mr. T. Tweddell, the chairman of the committee.

The plans for the formation of an "approved society," or societies, is a matter of some complication owing to the special organisation of the Wholesale Societies. We hope, however, that by the time this report is considered by Congress a satisfactory constitution may have been approved by the Commissioners.

#### THE SUGAR DUTY.

Our last report concluded with the intimation that the Chancellor of the Exchequer had agreed to receive a deputation from this committee. The interview took place on the 12th May, when your representatives were very courteously received and were given full opportunity of stating their views and the position of co-operators with regard to the tax. Mr. Lloyd George expressed himself as being impressed by the statements submitted to him, and promised favourable consideration. As all the world now knows, the Budget of 1911 contained no relief for either the sugar-using industries or for the consumer, and we have had to possess our souls in patience for another year

and another Budget before taking further active steps. The committee has, however, joined in one or two attempts to bring home to the Government the evil effects of the sugar convention and the desirability of England's withdrawal from that agreement.

As the time has drawn near for the presentation of the annual financial statement to Parliament, representations have again been made to the Treasury, and the Chancellor of the Exchequer agreed to receive a joint deputation with regard to the sugar duties. The Parliamentary Committee was again represented by its chairman and secretary, and the deputation was received at the House of Commons on 26th March. In the unavoidable absence of the Chancellor, who was detained by negotiations with respect to the coal strike, we were received by Mr. C. F. G. Masterman, M.P., Financial Secretary to the Treasury. Mr. Tweddell put the case for consumers generally and co-operators particularly with considerable lucidity and force.

At the time of writing we are awaiting the Budget statement in the hope that our representations may have had effect, and that the promises of members of the Government may have been translated into action.

#### THE SHOPS ACT, 1911.

This measure has passed through many changes of form since our last report, and as it now appears on the Statute Book is simply a skeleton of the original Bill. In the Committee Stage of its passage through the House of Commons innumerable amendments were proposed, and many days were occupied in its discussion. Eventually, however, a large part of the Bill was abandoned.

The Act as it now stands provides for a weekly half-holiday for all shop assistants, with proper meal times fixed in accordance with the first schedule to the Act. It also provides for the closing of all shops, except in certain specified trades, for one half day in each week.

The provisions to which this committee took exception, as to fixing different closing days for different classes of shops and different days for different parts of the district, which Mr. Churchill dropped after representations from this committee, have been re-inserted, but large powers are given to the local authorities in enforcing the Act and arranging for its administration. The occupiers of shops are also given the right to a voice in the fixing of the closing day, not only as citizens, but as shopkeepers generally or with regard to the requirements of their particular trade. It, therefore, appears that the possibility of hardship in this respect is reduced to a minimum.

## THE REGISTERED ACCOUNTANTS AND PROFESSIONAL ACCOUNTANTS' BILLS.

The committee closely followed the progress of these two Bills during the last session of Parliament, but they were eventually dropped, and, up to the time of preparing this report, have not been reintroduced. With the mass of public business which lies before Parliament at the present time there is little likelihood of any progress being made with them even if they reappear.

#### AGRICULTURAL CREDIT AND INSURANCE SOCIETIES' BILL.

This is a Bill which was introduced into the House of Lords in July last by Lord Carrington for the purpose of assisting the agricultural industry by the formation of agricultural credit and insurance societies. It proposes to arrange for the registration of these societies under the Industrial and Provident Societies Acts as well as under the Friendly Societies Acts. This committee, however, took exception to the proposal to register these societies under the Industrial and Provident Societies Acts, because it was proposed at the same time to introduce the principle of unlimited liability in such societies. They also objected to the powers it was proposed to take for the Government Department to promote societies with the Treasury funds, to arrange for the audit of accounts by any nominee of the Board of Agriculture, whether a qualified auditor or not, and to apply for the dissolution of any of these societies.

Representations were made to Lord Carrington, and he agreed to receive a deputation. The case for the committee was duly submitted to him by the secretary, and consideration of our objections was promised. The Bill had, however, meanwhile passed the House of Lords and been sent to the House of Commons, but it was never proceeded with and in due course was dropped. The committee also received a further assurance that their representation should be fully considered in any redrafting of the Bill that might be undertaken in the future.

The committee were strengthened in their objections to this Bill by the fact that another proposal, entitled "Thrift and Credit Societies Bill," had been introduced into the House of Lords two months previously as a private Bill by the friends of the agricultural co-operative movement. This Bill proposed to secure similar advantages for co-operative agriculture, but without the objectionable features above referred to. Needless to say that being a private Bill it made little or no headway and disappeared that session in the general "massacre of the innocents."

#### CONCLUSION.

As was pointed out at the beginning of this report, the particular measures mentioned form only a brief summary of the committee's work for the year. Many other Bills have received their consideration, in addition to representations which have been made by societies on various subjects. Co-operators will be well aware that only a tithe of the proposals brought before Parliament ever receive prominence in the public press, but it is the endeavour of the Parliamentary Committee to make themselves acquainted with the purport of all the Bills which are introduced, and wherever they appear to trench upon the interests of our movement to take such steps as may be necessary to place our objections or suggestions before the authorities.

T. TWEDDELL, Chairman. H. J. May, Secretary.

### 21. JOINT EXHIBITIONS COMMITTEE.

#### REPORT OF THE COMMITTEE.

This committee during the past Congress year was constituted as follows:-

Representing the Co-operative Union: Messrs. J. R. Davies, J. Davison, J. E. Kilburn, and B. Williams.

Representing the Co-operative Wholesale Society: Messrs P. Coley, A. Deans, R. Holt, and W. Lander.

Representing the Co-operative Productive Federation: Messrs. T. Adams, R. Halstead, and Á. Mann.

Two meetings of the committee have been held, at the first of which Mr. Lander was appointed chairman. As regards the secretary, a report was submitted on the rearrangement made in connection with the staff of the Union, and the committee were asked to relieve Mr. C. E. Wood from acting as secretary. This was agreed to, and the following resolutions were passed, viz.:—

- (1) That we accept the resignation of Mr. Wood, and place on record our high appreciation of the services he has rendered to the committee. and the admirable manner in which he has always carried out his duties.
- (2) That Mr. T. Horrocks be appointed secretary to the committee. During the past year exhibitions have been held as follows:—
  - (a) Northern Sectional Exhibition at Whitley Bay, from 11th to the 18th March, 1911. The receipts, including subscriptions from societies, were £243. 5s. 4d., whilst the expenditure amounted to £392. 3s. 1d., the difference being paid from the balance standing to the credit of the Sectional Exhibition Fund.
  - (b) Midland Sectional Exhibition at Walsall, from 1st to 8th April, 1911. Appeal was made to societies in the section, from whom £80. 17s. was received. The expenditure amounted to £200. 3s. 5d., the difference being paid by the Walsall Society.
  - (c) Western Sectional Exhibition, Pontypridd, 22nd to 29th July, 1911. The expenditure, which amounted to £140. 13s. 6d., was met by subscriptions from societies in the section. It has been decided that in future an exhibition in this section will be held every two years.
  - (d) North-Western Sectional Exhibition, Blackburn, 16th to 23rd September, 1911. Receipts £462. 17s. 4d., expenditure £377. 16s. 3d., leaving a balance of £85. 1s. 1d. standing to the credit of the Sectional Demonstration Fund.

In connection with each of the above exhibitions a strong local committee was formed to carry out the arrangements, on which the Joint Committee had representatives. We are pleased to report that in every case a fine and varied display of co-operative productions was made by the exhibiting societies, and the exhibitions were well attended by the public. We cannot conclude this report without mentioning the great loss which the co-operative movement has sustained

by the death of Mr. J. C. Gray, the late General Secretary of the Co-operative Union. From the inception of this committee in 1901 to 1909, Mr. Gray acted as its chairman and was responsible to a large degree for its successful work.

W. Lander, Chairman. T. Horrocks, Secretary.

# 22. JOINT COMMITTEE OF TRADE-UNIONISTS AND CO-OPERATORS.

#### REPORT OF THE COMMITTEE.

The committee is constituted as follows:-

Representing the Co-operative Union: Messsrs. J. Davison, T. Redfearn, B. Williams, and A. Whitehead.

Representing the Trades Union Congress Parliamentary Committee: Messrs. C. W. Bowerman, W. Mullin, J. A. Seddon, and W. Thorne.

Since last Congress the services of this committee have been called into requisition on three occasions,

The first case was submitted by the Amalgamated Union of Co-operative Employés on behalf of the Glycerine and Caustic Workers engaged in the Dunston Soapworks of the Co-operative Wholesale Society.

The dispute arose through the action of the Co-operative Wholesale Society in reducing the hours of labour to 48. Under the old conditions the men had been able to earn an average wage of 31s, 6d. per week of 63 hours, and under the new conditions, although the Co-operative Wholesale Society had increased the rate of pay from 6d. to 7½d. per hour, it was only possible for the men to earn 29s, per week of 48 hours. The men asked that they should be paid 31s, per week (six shifts guaranteed), this is at the rate of 7¾d. per hour.

The committee had laid before them statements from the Amalgamated Union of Co-operative Employés and the Co-operative Wholesale Society, they also met representatives from both sides in order to receive further information. After the statements had been supplemented by the representatives, the committee gave the matter lengthy and careful consideration, eventually passing the following reso utions:—

- (a) That this committee expresses its appreciation of the action of the Co-operative Wholesale Society Limited in reducing the hours of labour to 48 per week.
- (b) That the employés in the Glycerine and Caustic department of the Co-operative Wholesale Society Limited be paid at the rate of 29s. per week of 48 hours until 1st January, 1912, to be then increased to 29s. 6d., and on 1st January, 1913, the wages to be further increased to 30s. per week of 48 hours, but that the request of the Amalgamated Union of Co-operative Employés that six shifts be guaranteed be not acceded to.

The second question submitted to the committee by the Co-operative Wholesale Society was of a more difficult character, as the men employed at the Avonmouth Corn Mill of the Co-operative Wholesale Society had entered upon a strike before submitting the dispute to the arbitration of this committee, as provided in the rules and regulations agreed upon by the Co-operative and Trades Union Congresses.

The strike arose through the dismissal of two employés, and the local branch of the Amalgamated Union of Co-operative Employés were under the impression that this was a case of victimisation and that the two men had been discharged on account of the action taken by them on behalf of their unions.

One of the men was a member of the Dockers' Union and the other of the Amalgamated Union of Co-operative Employés. The Dockers' Union had considered the case of their member and were agreeable to abide by the decision of the Joint Committee, not so the Amalgamated Union of Co-operative Employés. They contended that the rules and regulations were not intended to deal with cases similar to the one under consideration, as it could not be classed under the heads provided in the rules.

The Co-operative Wholesale Society entered a strong protest against the action of the unions in sanctioning a strike without first approaching the directors, when they failed to obtain satisfaction from the manager of the mill and before calling in the services of the Joint Committee

The committee heard evidence from all parties to the dispute but did not at the first meeting come to a final decision. They asked the Amalgamated Union of Co-operative Employés to express their willingness to accept the arbitration of the Joint Committee, meantime a request be made for all men to return to work; and that the Co-operative Wholesale Society directors be asked to acquiesce in such a course being taken. In the event of either party not accepting, it was decided that a further meeting of the committee be held at once.

The requests of the committee not being complied with, a further meeting became necessary; this was held on 2nd January, 1912. At this meeting it was reported that the Co-operative Wholesale Society directors agreed to accept the finding of the committee, but it was not possible to ascertain from their correspondence whether the Amalgamated Union of Co-operative Employés were agreeable or not.

The Joint Committee, however, after carefully considering all the evidence submitted, adopted the following resolutions:—

- (a) That this committee is unanimously of opinion that neither of the two men had been discharged for any part they had taken in the work of their respective trade unions.
- (b) That the ordinary custom of dismissing stationary boiler-firemen had not been observed in the case of one of the men, such custom being at least one week's notice or wages in lieu of notice. We therefore recommend compensation accordingly.
- (c) That this committee recommend the reopening of the mill at once,

and that all the other employés be reinstated in their former positions.

- (d) That repeated statements having been made by Mr. Lander that any further points in dispute would be considered by the Co-operative Wholesale directors, we urge upon the Amalgamated Union of Co-operative Employés the necessity of submitting the same without delay.
- (e) That we regret that the Amalgamated Union of Co-operative Employés have not carried out the proper procedure and regulations of submitting the case to the Joint Board prior to entering upon a strike, as the Joint Committee was established some years ago to settle disputes between co-operators and their employés in the interests of industrial peace.
- (f) That a copy of these resolutions be forwarded immediately to the secretaries of the Amalgamated Society of Co-operative Employés and the Co-operative Wholesale Society.

The third matter referred to the Joint Committee came on the appeal of the United Carters' Association in reference to a dispute as to wages paid to carters, &c., by the Leeds Industrial Co-operative Society.

The committee met at Leeds on 11th April to consider the matter, and decided to allow both parties to be present together at the meeting in order to submit their cases.

The general secretary of the Carters' Union submitted the claims on behalf of his union, which were as follow:—

#### MILL DEPARTMENT.

- 1. Minimum rate of wages for drivers of one horse be £1. 7s.
- 2. Minimum rate of wages for drivers of two horses be £1. 10s.
- 3. All carters to commence duty at 6 a.m., turn out in gears at 7 a.m., and finish in gears at 5 p.m., for the first five days of the week.

Inclusive of one hour for dinner for the first five days of the week. The dinner-hour to be taken as near as possible to midday. Should any dinner-hour not be completed by 3 p.m. the same shall be considered as having been worked, and the same to be paid at the rate of 6d. per hour.

4. Saturday.—All carters to commence duty at 6 a.m. and finish in gears at 12 noon.

#### SUNDAY DUTY.

5. All carters called upon to turn out in gears between 12 p.m. on Saturday midnight and 12 p.m. on Sunday midnight be paid at the rate of 1s. per hour, with a minimum of 3s. 6d. for each time of turnout.

#### EXPENSES.

All men called upon to do journey work to be paid at the rate of 1s. per day expenses.

#### WEEK-END OSTLING.

- 7. All horses to be ostled three times from time of finish on Saturday, namely, Saturday evening, Sunday morning, and Sunday evening, and that ten horses shall be the maximum number of horses one man shall be called upon to ostle. All horse-drivers to take their turn periodically.
  - 8. All previous practices not herein mentioned to remain as at present.
- 9. Regulations embodying the rates of hours and conditions of this agreement be printed and hung up in the stables.

#### MOTOR MEN.

- 10. That all steam wagon drivers be paid at the rate of £1. 18s. per week.
  - 11. Steam wagon assistants to be paid at the rate of £1. 7s. per week.
  - 12. Hours and conditions of labour the same as the mill staff.

#### BUTCHERING DEPARTMENT.

13. That all drivers of the above department be placed on the same basis as the mill department.

The Leeds Society having recently, in several instances, advanced the wages of employés in the coal department, the secretary of the Carters' Union, therefore, made application for the society to pay to the carters the sum of 27s. per week as the minimum wage.

In their reply, the Leeds Society representatives stated that whilst they were desirous of meeting the men as far as possible, and, in many cases, had already granted substantial increases of pay, it was felt that to agree to the men's demands in their entirety would be to seriously injure the society's welfare. They were already paying higher wages than any other firm in Leeds, and, owing to the exceedingly keen competition to which they were subjected by cutting firms and multiple shops, any increase of expenses must be disastrous in its effects upon the society's efficiency for good to its members. It was unfair that whilst the rate of wages of carters employed in the Leeds district was so low the Carters' Union should attack the one firm that was already paying the highest standard. Further, they pointed out that in addition to the higher pay they gave to their carters and vanmen they also gave holidays without loss of pay, the number of days in the year amounting in some cases to no less than sixteen. They were, however, quite prepared to leave the whole matter in the hands of the Joint Committee. The directors of the society had prepared and handed to each member of the committee a statement showing the number of men employed and wages paid in the departments in question.

The Carters' Union also expressed their willingness to accept the finding of the Joint Committee.

After hearing the lengthy statements made by both parties and the replies to the numerous questions, the Joint Committee considered all the points submitted, and they recognised that the wages paid by the society and the conditions under which the men worked were, on the whole, superior to those

generally prevailing in Leeds. The representatives from the Leeds Society stated that the directors were prepared to consider and adjust the wages at the depôts. This statement was accepted by the Joint Committee, and the following resolutions were passed:—

- 1. That equal pay be made for similar work at depôts to that prevailing at Victoria Bridge and St. Peter's Wharf.
  - 2. That 2s. be paid for week-end ostling.
- That the 21 carters receiving 24s. per week have an increase of 1s. per week, viz., one carter at Victoria Bridge and 20 at the depôts.
- 4. That the United Carters' Association of England be requested to take immediate steps to introduce a minimum wage for all carters in Leeds, as the Joint Committee consider it would be unfair to again approach the Leeds Society for an increase until the standard rate of wages in Leeds has been brought up to that obtaining in the Leeds Society.

# 23. CO-OPERATIVE DEFENCE COMMITTEE.

#### REPORT OF THE COMMITTEE.

The Co-operative Defence Committee consists of the following:—
Representing the Co-operative Union: Messrs. J. Davison, W. Gregory,
W. J. Gilbert, and B. Williams.

Representing the Co-operative Wholesale Society: Messrs. T. W. Allen,

J. Fairclough G. Hayhurst, and G. Warwick.

Representing the Co-operative Productive Federation: Mr. R. Halstead.

The services of this committee have not been called into requisition during the past Congress year. No case sufficiently serious to warrant the calling together of the committee has been brought to our notice.

The methods adopted at the present time by the opponents of the co-operative movement appear to be by anonymous correspondence in the local press, and the distribution of leaflets of the usual type. These attacks have been met by the societies holding propaganda meetings and distributing literature supplied by the Co-operative Union. The result has been directly contrary to that expected by the writers, as in many instances it has been the means of re-awakening the interest of officials connected with societies that may have become apathetic, and the propaganda work undertaken has given an impetus to the movement.

The committee are prepared, should it be thought necessary after consideration, to take immediate action in any case submitted to them.

### 24. COMMITTEE ON CREDIT TRADING.

REPORT OF THE COMMITTEE.

This committee for the past Congress year has been constituted as follows:-

Section.	Name of Representativ
Midland	Mr. J. Butcher.
Northern	Mr. J. Davison.
North-Western	Mr. W. Gregory.
Scottish	Mr. J. Patterson.
Southern	Mr. R. Rowsell.
South-Western	Mr. W. J. Gilbert.
Western	Mr. J. R. Davies.

Three meetings of the committee have been held, viz., on 15th September and 10th November, 1911, and 16th March, 1912. At the first meeting Mr. W. J. Gilbert was appointed chairman, and Mr. T. Horrocks, secretary, in place of Miss Spooner, who resigned, and to whom the thanks of the committee were accorded for past services.

The committee has worked entirely through the Sectional Boards, to whom a statement was sent showing the amount of credit given by societies in the various sections, and they were requested to get into touch with the societies giving credit, with the view to it being abolished where possible, or otherwise reduced in amount. The Sectional Boards were also requested to convene conferences in order to have discussed the pamphlet published by this committee, entitled "The Limitation and Control of Credit Trading." We have to report that the action of the sections in response to our requests has been as follows:—

Midland Section.—Members of the Board have interviewed the executives of the various district associations, and in some cases a delegation, consisting of a member of the Board, one from the district executive, and a representative from the Women's Guild, has waited on societies. Conferences have also been held in several districts to discuss the report of the Anti-Credit Committee.

Northern Section.—The subject of credit has been discussed with the district committees, and it will also be brought specially before the annual conference with the view to some definite action being taken.

North-Western Section.—A special conference was held in Manchester on Saturday, 17th February, which was attended by over 500 delegates, when the paper published by this committee, entitled "The Limitation and Control of Credit Trading," was read and discussed. The following resolution was passed, viz.:—

That, inasmuch as credit trading is a direct violation of one of the vital principles of co operation, this conference of societies in the North-Western Section of the Co-operative Union Limited is of opinion that management committees of distributive societies, where the credit system obtains, should use their best efforts to bring about its curtailment or entire abolition.

The district executives were also requested to use their influence with the societies with the view to minimising the evil.

Scottish Section.—The Board have not taken any special action, but have continued their previous policy of urging upon societies at every opportunity to regulate their credit trading and reduce it whenever possible.

Southern Section.—The question was referred to the districts, with the request that conferences should be held to discuss the subject. In most cases this request was complied with.

South-Western and Western Sections .- No special action taken.

At the second meeting of the committee a letter was submitted from the Women's Guild intimating their decision to withdraw their representatives from the committee, on the ground that under its present constitution and the changed methods of work the best results would not be achieved. Due consideration was given to this decision on the part of the committee, and the following resolution was passed, viz.: –

That we regret the withdrawal of the Women's Guild representatives, but in our opinion the constitution of the committee is based on right lines, and we cannot recommend any change to be made in it.

In view of the attitude taken up by the guild, with respect to the constitution of the committee, we submit a brief review of its work and constitution from its formation, viz.:

Brief Review of the Work and Constitution of the Anti-Credit Committee.

#### 1906.

This committee was formed in 1906, two representatives being appointed from the United Board, and two from the Women's Guild. Mr. J. Johnston was appointed chairman, and Miss Spooner secretary; a brief report containing these facts was submitted to the Birmingham Congress.

#### 1906-7.

The constitution of the committee as outlined above was continued during the Congress year 1906-7. Six meetings were held, three of which took place at the same time and place as the joint conferences with societies' committees. The work of the committee consisted of:—

- (1) Holding joint conferences of management, educational, and guild committees, to discuss the question of credit, and steps that might be taken to abolish it.
- (2) Collecting information about the methods adopted by societies in dealing with debts.

Forty-four joint meetings were held, and one or more members of the sub-committee attended each. The societies visited were as follows:—

Midland Section		5
Northern Section		3
North-Western Section		11
Southern Section		00
Western Section	• • • • • • • • • •	22
Western Bechon		3

It was also reported that nine societies had abolished credit during the year.

At the conclusion of the committee's report to Preston Congress, a paragraph was inserted stating that in the opinion of the United Board there was no necessity for a special and distinct committee to continue in existence, as it was thought the work could be done equally well by the Sectional Boards. It was therefore proposed not to reappoint the committee, but to ask the Sectional Boards to undertake the work.

On the report of the committee coming up for consideration at Congress, a resolution was proposed and carried directing that the committee be reappointed as then constituted.

#### 1907-8.

The resolution passed at the Preston Congress was submitted to the next United Board meeting held on 10th August, 1907, when they decided to refer it to the Sectional Boards, with the request to appoint one member to deal with the credit question in their own particular section.

Appointments were made by each section, and the Credit Sub-committee were notified that these gentlemen were prepared to carry out any work in their respective sections.

The United Board appointed two of their number to act on the Central Committee, which was constituted as before.

The report of the committee to the following Congress at Newport stated that three meetings had been held. The work was carried on on lines laid down previously, viz., by round table conferences, which were attended by the sectional representatives and representatives from the women's guilds Meetings were held as follows:—

Midland	3
Northern	2
North-Western	5
Southern	5

The report also stated that with the view to ascertaining the results of the previous year's work, the balance-sheets of 32 of the societies visited were compared in order to ascertain whether credit trading had diminished. In one instance only had it been abolished, and whilst the total debts did not show any great diminution, 20 of the societies had enforced, or were about to enforce, measures for the curtailment of it.

At the end of this report it was stated that they had passed a resolution and forwarded same to the United Board, as follows:—

That, in view of the desirability of continuing the Anti-Credit Campaign, we recommend to the consideration of the United Board that a Special Joint Anti-Credit Committee be reappointed, and that it consist of one representative of each Sectional Board and two

members of the Women's Guild, and that the member from the section should in each case be one of their representatives on the United Board; the committee meetings to take place at the time of the United Board meetings, thus ensuring economy of expenditure, whilst bringing the work of the Anti-Credit Committee into close touch with that of the United Board.

This resolution was considered by the United Board and eventually adopted by the Central Board at a meeting held at Newport on 6th June.

#### 1908-9.

The constitution of the committee was thus changed from a joint committee of representatives from the United Board and the women's guilds to a committee representative of each of the sections and of the Women's Guild.

The committee met three times, on the days of the United Board meetings. Lists were compiled showing the credit given in each section and district, and sent out to the sections with a request that the district executives should consider them, when a representative of the committee would attend.

As an outcome of the work 23 conferences were held.

During the year two pamphlets were issued by the committee, which had a large circulation, and were used for conference work.

At the request of the committee, the United Board also decided that additional information be asked for in the annual statistical return in regard to the amounts shown as debts owing to the society, and that such amount should be obtained under separate heads as follows:—

Accounts owing to the society:

- (a) For shop goods.
- (b) For goods sold on the hire system.
- (c) For goods produced in, or for work done by a productive department.
- (d) Work done or goods sold on contract to public bodies.

#### 1909-10.

The constitution of the committee was the same as last year, viz:—One representative from each Sectional Board, and two from the Women's Guild. Three meetings were held, each on the same day as the United Board meetings.

Statistics were prepared and sent out to ceah section, and the boards were asked to bring pressure to bear on those societies which were hiding their debts in stocks, and not allowing them to appear on the balance sheets. The work was taken up by the district executives and meetings held in 13 of the districts.

The committee also had before them the question of establishing "Emergency Funds," and as the result of an inquiry, it was found that 31 societies had funds of this kind in existence.

A resolution was submitted to the Plymouth Congress calling attention to the fact that 71 per cent of the distributive societies were allowing credit for shop goods, and urging management committees to take further steps to limit or abolish the system as being contrary to the principles of the movement.

#### 1910-11.

Committee constituted as at present. Three meetings held on same day as United Board meetings.

Credit statistics based on the figures for 1910 were compiled, which showed an increase of over £40,000 in the total debts of the distributive societies.

The report of the committee to the Bradford Congress stated that valuable help had again been given by the districts in holding conferences and sending representatives to meet the committees of societies.

The subject of "Emergency Funds" was discussed at a large number of meetings and conferences, and the Women's Guild appointed special speakers in each district to take up the subject of "Cash Trading" and give addresses to the various guild branches.

The committee are strongly of opinion that the work of combating and mitigating the evils of credit trading should be performed by the Sectional Boards, to whom has been entrusted the charge of safeguarding the interests of the societies in their own particular sections, and they are strengthened in this view by the fact that, notwithstanding the large amount of work which was done when the committee was constituted of only two representatives from the United Board and two from the Women's Guild, with power to approach credit-giving societies direct, with the exception of one year, viz., in 1908, the average credit per member has not been reduced, as will be seen by the following statistics: –

	Societies.	Members.	Members. Trade. Credit.		Average Per Member.
			£	£	s. d.
Preston, 1907	1,448	2,222,417	63,353,772	915,955	8 83
Newport, 1908	1,443	2,323,378	68,147,529	977,953	8 5
Newcastle, 1909	1,428	2,404,595	69,783,278	1,056,819	8 91
Plymouth, 1910	1,430	2,469,039	70,315,078	1,101,174	8 11
Bradford, 1911	1,428	2,542,532	71,854,332	1,111,004	8 9
			1	F	}

#### AVERAGE CREDIT PER MEMBER.

	1907.	1908.	1909.	1910.	1911.
Irish Section	s. d. 15 10½	s. d. 15 11½	s. d. 10 10	s. d. 10 10	s. d. 8 2 <del>1</del>
Midland Section	3 41	3 21/2	3 2	3 9	3 93
Northern Section	$10  7\frac{1}{2}$	10 101	10 10	12 11	13 6
North-Western Section	4 101	5 31/2	4 8	5 4	$5 \ 3\frac{3}{4}$
Scottish Section	19 5	19 9½	20 5	20 7	20 73
Southern Section	4 5	4 7½	4 8	4 10	4 11½
South-Western Section	1 $7\frac{1}{2}$	2 41/2	2 6	2 7	2 84
Western Section	11 10	13 7½	15 3	15 6	16 01

W. J. GILBERT, Chairman. T. HORROCKS, Secretary.

# THE CENTRAL BOARD.

# 25. RULES OF THE UNION.

The rules of the Union as amended at Bradford Congress, have now been registered, and copies supplied to all societies members of the Union.

Proposed amendments to the rules of the Union have been sent in by societies, copies of which have been printed and issued along with this report. The amendments will be submitted immediately after the Central Board Report.

# 26. HONORARY MEMBERS.

The following gentlemen are submitted for appointment as honorary members of the Central Board for the coming Congress year. They have been recommended by their Sectional Boards and are approved by the United Board:—

Section.	Members.	
Midland	Messrs. E. L. Griffiths, D. Mc.Innes, S. Redfern,	
	W. W. Smith, and G. Woodhouse.	
Northern	Messrs. H. R. Bailey, W. Crooks, and T. Rule.	

North-Western . . . . Messrs, C. J. Beckett and F. Hardern.

Section.

Members.

Scottish . . . . . Messrs, J. McMurren and A. Meldrum,

Southern ...... Messrs. A. H. D. Acland, E. O. Greening, G. Hines and H. Vivian.

South-Western . . . . Mr. T. Gidley.

#### RESOLUTION.

That the afore-mentioned be appointed as honorary members of the Central Board for the ensuing year.

#### OFFICERS OF THE UNION.

At the Bradford Congress it was reported that, owing to the unfortunate breakdown in health of the General Secretary (Mr. J. C. Gray, it had become necessary to appoint a successor. Mr. Gray had held the position for 20 years having displayed conspicuous ability and achieved success. The United Board sincerely regretted the necessity, but as there was no probability of Mr. Gray being again able to undertake the duties, they were reluctantly compelled to take the course suggested.

The United Board have appointed as his successor the former Assistant-Secretary (Mr. A. Whitehead) whose appointment requires the confirmation of Congress in accordance with Rule 43 (2).

# 27. DECEASED MEMBERS OF THE BOARD.

Since last Congress we have to record the death of two members of the Board—Mr. J. W. Fawcett (Leeds), who was at the time of his death a member of the North-Western Sectional Board, on which he had been a sectional representative since 1895; and Mr. Abraham Greenwood, who had been a member of the Board from 1870 to 1902, when, owing to advancing years, he retired, and was appointed as an honorary member, which position he retained up to the time of his death. Both gentlemen had been most devoted workers in the cause of co-operation, sparing no pains to carry out the ideals of the pioneers.

The Sectional Board, on behalf of the Union, conveyed to their relatives sympathy and condolence and an expression of appreciation for the valuable services rendered to the movement.

It is with the deepest regret that we have to report the death of our highly-esteemed late General Secretary (Mr. J. C. Gray), who passed away at his residence on Saturday, 24th February, and was interred at Hebden Bridge on Wednesday, 28th February. Representatives from societies and other organisations to the number of 220 attended his funeral, and many societies and friends sent floral tributes.

Mr. Gray was elected General Secretary in 1891, on the retirement of Mr. E. Vansittart Neale. Prior to this he had held the position of Assistant-Secretary since 1883. From the time of his appointment his whole energies were devoted to extending and consolidating the movement for which he cared so much, and

the work of successfully building up the Co-operative Union, which was so well begun by Mr. Neale, was due in great measure to his personal influence, his powers of organisation and administration.

He was for many years a leader in the International Co-operative movement, and was as well known in many parts of the Continent as in Great Britain. He was always a firm believer in the influence which such a movement could exert in the preservation of peace among the nations.

The United Board, at its meeting held on 16th March, passed the following resolution:—"This Board records its deep sense of the great loss suffered by the co-operative movement owing to the death of its esteemed late General Secretary (Mr. J. C. Gray), the value of whose services can never be adequately appreciated. During his period of office the movement made unexampled progress, both in its educational and commercial aspects, much of which was undoubtedly due to his wise administration. And, further, that its warmest sympathy be extended to Mrs. Gray and family in their bereavement."

The Board further considered the best method of perpetuating his memory, and decided that the matter should be referred to the Central Board. No doubt they will be prepared with some recommendation to submit to Congress,

# THE SECTIONS.

# 28. REPORTS OF THE SECTIONS.

For full particulars and details of the work of the various sections, we must refer you to their own reports; but for the purpose of bringing before your notice some of the principal matters dealt with, we give the following summary:

# (1) IRELAND.

- (a) Propaganda.—During the year two societies have been registered, the formation of these being directly due to the work of the propagandist agent (Mr. R. Fleming), one at Drumaness (Co. Down) and the other at Middletown (Co. Armagh). Provisional committees have been formed in other towns and it is quite probable that societies may be commenced at an early date. Mr. Fleming has visited practically all of the distributive societies in Ireland, and has audited the accounts of about nine or ten societies, thus keeping in close touch with their working.
- (b) Conferences.—Two conferences in the Northern District, two in the Southern District, and two special conferences have been held in Belfast of managers, secretaries, and committees. The joint annual conference was held in Lisburn.
- (c) Progress.—Many of the societies continue to make progress, notably Belfast, where the success has been almost phenomenal

#### (2) MIDLAND.

- (a) Trade of Section —Particulars are given of the increase in trade, &c., of the societies in the section.
- (b) Propaganda.—At the first meeting after Bradford Congress the Sectional Board prepared a scheme of propaganda work to be undertaken jointly with a number of societies; this joint work has resulted in an extension of the movement and an increased trade.
- (c) Overlapping.—The question of overlapping has occupied the attention of the Board; notwithstanding all their efforts to arrange boundary lines between the societies concerned and the curtailment of van deliveries, the Sectional Board regret they have not been able to overcome the difficulty.
- (d) Sectional Conferences —Sectional conferences have been held at Tamworth, Kettering, Newark, and Lincoln. At the first three mentioned places the conferences were held concurrently, and the subject for discussion was "Propositions regarding the Theory of the Co-operative Movement." The conference at Lincoln was held in connection with the Lincoln Society's Jubilee, and the subject for consideration was "Co-operative Farming."
- (e) Credit Trading.—Steps have been taken in conjunction with the District Associations and the Women's Guild, wherever possible, to hold conferences on the subject of "Credit Trading" and to arrange visits to societies.

### (3) NORTHERN SECTION.

- (a) Convalescent Home.—Particulars are given in the report of the satisfactory progress of the convalescent home at Gilsland.
- (b) Training of Employés.—The Sectional Board expresses regret that the recommendation of the educational committee, for the formation of classes for the training of employés, has not received the support of the societies in the section.
- (c) Sectional Exhibition and Demonstration.—The annual demonstration and exhibition was last year held at North Shields, and in connection therewith the usual conferences and public meetings were held.
- (d) Overlapping.—The question of overlapping has again received the careful consideration of the Board. The section has been divided into districts and proposals submitted for the formation of local committees to deal with cases arising
- (e) Choral Competition.—The usual choral competition was held last year, and on this occasion at Newcastle.
- (f) Consett Disaster.—Particulars are included in the report of the terrible calamity that befell the Consett Co-operative Society's Choir through the overturning of the char-a-banc in which the choir were travelling to take part in a contest.
- (g) Agricultural Co-operation.—Some progress has been made in the section in agricultural co-operation. The Board has kept in close touch with the work in the Agricultural Organisation Society.

(h) Managers' Conference.—A managers' conference was held at Sunderland in order to discuss the question of Federated Bakeries. The conference approved of the idea and suggested a course of action; a sub-committee was appointed to carry the resolution of the conference into effect.

### (4) NORTH-WESTERN SECTION.

(a) Trade of Section.—Attention is called to substantial increases in the trading operations of societies in the section, notwithstanding the industrial

struggles that have taken place.

- (b) Sectional Conferences.—Five sectional conferences have been held—(1) at Blackpool, when the subject for consideration was "The need of more Convalescent Homes in the North-Western Section"; (2) at Brighouse; (3) at Manchester, at these two the business was consideration of the question of the "National Insurance Act as it affected the Movement"; (4) at Manchester on "Credit Trading"; and (5) at Eccles for consideration of the Sectional and District Reports.
- (c) Secretaries' Conference.—One conference has been held with the assistance of the Secretaries' Association, when the subject for consideration was "Depreciation and Reserve Funds."
- (d) Uniform Rules.—The question of uniform rules for the governance of district associations has received the attention of the Board and district conferences; it has been decided that each District Association be allowed to prepare a set of rules by which it shall be governed, subject to such rules being approved by the Sectional Board.
- (e) Boundaries Committee.—The report gives particulars of the work undertaken by this committee. It has during the year dealt with very many cases of overlapping in various parts of the section.
- (f) Demonstration and Exhibition.—The Annual Sectional Demonstration and Exhibition was held at Blackburn in September, 1911. In connection with the demonstration the usual contest of choirs, &c., took place.
- (g) Classes.—Salesmen's classes have been organised at six centres and 150 students enrolled. The Board appeal to committees of societies to encourage the formation of further classes.
- (h) Agricultural Organisation.—The Sectional Board has kept in close touch with the North Wales Section of the Agricultural Organisation Society through its representative on the joint Board.
- (i) Convalescent Homes.—Reference is made to the convalescent homes, and the question of extending the home at Blackpool has been under consideration.
- (j) General.—Special efforts have been made by the Sectional Board with a view to bringing into the Union those societies that had not yet joined. Twelve societies in this section have been admitted during the year.

#### (5) SCOTTISH.

(a) Work of the Section.—The report deals with the work done by the section and the varied character of the matters receiving attention.

- (b) Scottish National Conference.—The twelfth annual conference of societies in Scotland was held at Perth. The principal business was consideration of the annual report of the section and district associations. The question of overlapping was discussed and a paper read on the "Rise of the Multiple Shop: its methods and its effect upon Retail and Wholesale Co-operation, and what Co-operation should do to arrest its competition."
- (c) International Co-operative Congress.—Particulars are given in the report of the formation of a representative committee to make arrangements for the International Congress which is to be held in Glasgow during 1913.
- (d) Overlapping.—Efforts have been made during the year to minimise the congestion and overlapping existing in the section, and the matter is receiving further attention by the Sectional Board.
- (e) Amalgamation.—The Sectional Board report with satisfaction their efforts at consolidation of the movement in congested districts by the uniting of the societies by amalgamation, or taking over the engagements of societies. Several amalgamations have been completed and others are under contemplation.
- (f) Sectional Conferences.—Two special conferences have been convened in conjunction with the Scottish Central Committee on Education: (1) at Glasgow, when the subject for consideration was—"The Future Development of Production by the Scottish Co-operative Wholesale Society;" and (2) in Edinburgh, the subject for discussion being -"Shall the Co-operative Movement form an Approved Society under the National Insurance Act."
- (g) Membership of the Union.—The Sectional Board has issued a circular to societies not members of the Union urging them to consider the question and join the Union.
- (h) Defence.—The Scottish National Co-operative Defence Association has been actively engaged during the year—a detailed report of the work done by the committee is included in the Sectional Report.
- (i) Co-operative Homes.—Satisfactory reports are given of the two Co-operative Convalescent Homes at Abbotsview and Seamill, showing increased income and an increase in the number of convalescents visiting the homes.
- (j) Other Organisations.—Mention is made of the Scottish Co-operative Veterans' Association and its work; also of the Scottish Co-operative Holidays Association and the results of its work during last season.

# (6) SOUTHERN.

- (a) Conferences.—Four sectional conferences have been held during the year, all these taking place in London.
- (b) Propaganda.—Special propaganda work has been undertaken in various parts of the section by means of a special canvasser.
- (c) Overlapping.—The question of overlapping has been receiving a great deal of attention by the Sectional Board, but, unfortunately, settlements have not been arrived at in all cases.
- (d) Amalgamations.—Two amalgamations have been effected during the year—Long Wittenham with Oxford Society and East Grinstead with Haywards Heath Society.

- (e) Boundaries.—The rearrangement of district boundaries is at present under consideration by the Sectional Board.
- (f) Educational Work.—Mention is made of the educational efforts and the successful working of a teachers' training class, at which the average attendance of 24 students has been maintained. Eighty-five societies have applied for the loan of lantern slides, and 7,120 slides have been issued.
- (g) Convalescent Fund.—During the year subscriptions and donations amounted to over £709, and 292 cases have received benefit at an aggregate cost of £585.

### (7) SOUTH-WESTERN.

- (a) Conferences.—The Sectional Board arranged a joint conference with the Devon District Association, which was held at Exeter. At this conference a programme of propaganda work was mapped out with a view of rendering assistance to the weak societies. A combined sectional conference was held at Plymouth, at which the question for discussion was the subject of "Matters of Moment."
- (b) Propaganda.—A scheme of special propaganda was arranged for the County of Somerset, and successfully carried out by the propagandist agent of the Union, assisted by the members of the Board.
- (c) Overlapping.—The question of overlapping by several of the societies in the section has received the attention of the Board, and in one or two instances satisfactory arrangements have been made to minimise the evil.

# (8) WESTERN.

- (a) Organisation.—The report indicates that the district associations have been active and energetic during the year, and that much good has resulted from their labours.
- (b) Propaganda.—Special propaganda work has been undertaken by the Sectional Board, and the services of Mr. Griffiths (propagandist agent) have been beneficial; he has canvassed the districts and arranged public meetings at which members of the Board attended; good results are expected from these efforts.
- (c) Conferences.—Two sectional conferences have been held—(1) at Cardiff, when the question dealt with was the "Educational Programme"; (2) at Gloucester, the paper for discussion being entitled "The rise of the Multiple Shop."
- (d) Overlapping.—Several cases of overlapping have been remitted for the consideration of the Sectional Board, and in one or two instances has resulted in satisfactory arrangements being made as to boundaries.
- (e) Demonstration.—During the year an Exhibition and Choral Festival was held at Pontypridd, this has been the means of infusing new life into some of the societies in that district. In connection with the demonstration an employés' conference was held, at which a paper was read on "The Relation of the Co-operative Employé to Co-operative Productions."

# FINANCES OF THE UNION.

## 29. RECEIPTS AND EXPENDITURE.

The balance sheet which appears at the end of this report gives details of the expenditure of the funds of the Co-operative Union during the financial year 1911.

Below we give a summary of the accounts showing how the receipts and expenditure compare with those of 1910.

#### RECEIPTS.

	191	0.	19	11.	
	£ s.	d.	£	s.	đ.
Subscriptions and Donations	10877 18	6	 10924	3	6
Sale of Publications	1590 5	4	 2622	8	0
Advertising	64 17	6	 31	17	6
Dividend and Interest Received	10 8	2	 10	0	6
" " " Credited	167 16	7	 324	0	9
Balance of Bank Interest and Commission	54 0	6	 65	6	5
Postage repaid by North-Western Section	5 15	0	 12	9	11
					_
	£12770 16	7	£13990	6	7

#### EXPENDITURE.

	1910.	1911.
	£ s. d.	£ s. d.
Congress	599 14 0	399 10 0
United Board and Office Committee	179 18 11	286 12 9
Joint Parliamentary Committee	155 7 7	189 6 1
Education Committee	889 18 3	711 14 11
Joint Propaganda Committee	128 18 5	146 0 1
Joint Exhibitions Committee	80 2 0	67 3 10
Joint Committee of Trade-unionists and		
Co-operators	3 0 0	12 9 1
Defence Committee	16 19 5	s
Committee on Credit	32 12 11	2 4 6
Irish Propagandist Agents' Expenses	240 13 7	215 6 11
Conferences and Meetings attended on		
behalf of United Board	315 0 2	408 4 0
Subscriptions and Grants	499 3 6	495 5 0
Legal Advice	178 12 2	196 14 1
Preparation of Text Books	120 0 0	145 0 0
General Printing ·	1929 5 0	2646 6 5
Central Office Expenses	3099 11 8	3171 4 11
Neale Centenary Expenses	6 8 3	
Law Cases (on account)		400 0 0

Sectional Expenses:	1	910.				191	1.			
	£	g.	d.			£ 8	. d.			
Ireland	69	11	10			 72 8	5			
Midland	411	8	5			 452 14	8			
Northern	640	2	4			 677 8	10			
North-Western	963	10	8			 887 8	9			
Scottish	798	2	5			 826 (	4			
Southern	951	11	1			 965 (	2			
South-Western	352	9	4			 297	2 2			
Western	257	2	2			 273 15	5 2			
	_		_	4443 18	3			4451	13	6
				12919 4	1			13944	16	1
alance of Income over Expendi	ture.							45	10	6
alance of Expenditure over Inc										
				£12770 16	7			£13990	6	7

### 30. CONTRIBUTIONS FROM SOCIETIES.

We are pleased to report a slight increase in the income of the Union from contributions, as compared with the previous year.

The amended rules passed at Bradford Congress make provision for a uniform basis of contribution by distributive societies at the rate of 1½d, per member per annum. A number of the larger societies to which this would mean an increase have taken exception to the rule, and approached the United Board with a request that an amended scale, making provision for some reduction in the case of large societies should be brought before Congress.

The matter has received the most serious consideration of the Board at its meetings, but they could not possibly consent to submit proposals to Congress for an alteration of the rules relating to contributions.

The following is a summary of the contributions received from the societies in the various sections, and also the amount of income received from publications, advertisements, dividends, and interest:—

-											
	1	1909.				1910				1911	ι.
	£	s.	d.		£	8.	d.		£	8.	d.
Subscriptions from Section	as:—										
Ireland	45	15	2		50	14	5		61	15	3
Midland	1,235	0	8		1,258	10	3		1,310	17	8
Northern	1,435	0	0		1,481	15	2		1,403	13	9
North-Western	4,153	14	4		4,194	9	9		4,229	2	8
Scottish	1,607	0	8		1,621	0	6		1,639	3	2
Southern	1,393					2	1		1,421	14	1
South-Western					439		1		418		9
Western	389	18	4		438		3		439	15	2
								-			
	10,650	19	8	1	0,877	18	6		10,924	3	6

#### 31. INVESTED FUNDS.

The Union has invested its surplus funds in the undermentioned societies:-

<u> </u>			
	£	s.	d.
English Co-operative Wholesale Society—Shares	1,285	0	0
" " " Loans	432	4	5
Scottish Co-operative Wholesale Society	628	8	0
Co-operative Insurance Society	100	0	0
Co-operative Printing Society	50	0	0
Co-operative Newspaper Society—Shares	50	0	0
Loans	60	7	1
", ", ", Loans Kinning Park Society—Shares and Loans	17	6	11
Manchester & Salford Society—Shares	4	2	11
_			
	£2,627	9	4
	~~,~~	-	-

### 32. NEW CENTRAL PREMISES.

Through the generosity of the co-operative societies the Co-operative Union has at last been enabled to find a permanent home in which to carry on its increasing work. The sum of £26,004 14s. 11d. has been given by the societies for the purpose of erecting suitable premises capable of accommodating the Union and giving increased facilities for carrying on propaganda work, and also for its educational activities.

Holyoake House, the name of the new headquarters of the Co-operative Union, has been erected by the building department of the Co-operative Wholesale Society, under the supervision of Mr. F. E. L. Harris (architect), and is situate in Hanover Street, Manchester. The buildings are built on fire-resisting lines, with concrete and wood block floors; the elevations are in slightly-glazed terra cotta.

The ground floor is mainly occupied by the general offices, private offices, typewriters' room, cloakroom, &c. On the first floor is situated the Boardroom, General Secretary's office, clerks' office, also an office for the solicitor (which is used as a sub-committee room), library, and waiting-room. On the second floor is the lecture room, which is divided by folding partitions, and can be used as three class-rooms; adjoining, there is a social-room, and offices for the Educational Secretary and the Secretary of the North-Western Section. In the basement there are large store rooms, packing room, and strong room.

The opening ceremony took place on 11th November, 1911. Mr. D. Mc.Innes occupied the chair, and in his address stated the reasons why the Union had

taken steps to crect such a building, first on account of the necessity of providing increased accommodation for the Union, and secondly to perpetuate the memory of the late Mr. G. J. Holyoake. Mr. E. O. Greening performed the opening ceremony, and spoke of the life work of Mr. Holyoake and his connection with the co-operative movement. Mrs. Holyoake-Marsh (daughter of Mr. Holyoake) attended, and thanked the co-operators for the honour conferred upon her father by the erection of such a memorial.

# PUBLICATIONS.

## 33. NEW PUBLICATIONS.

Publications have been issued as follows :-

(a) REPORTS. .

Report of the Bradford Congress, 1 vol., 681 pages.

(b) Books.

"Lives of Great Men and Women," edited by Miss C. Webb, 5,000 copies.

(c) PAMPHLETS.

- "Inaugural Address at Bradford Congress," by Mr. G Thorpe, of Dewsbury.
- "Co-operation in Relation to the Trust Movement," by D. H Macgregor, M.A. (Leeds University), 5,000 copies.
  - "The Future of Our Young People," Miss Margaret Mc.Millan, 5,000 copies.
- "Women Co-operators: Their Place and Work in the Movement," by Mrs. R. Neal (Wood Green), 5,000 copies.
  - "The National Co-operative Men's Guild," by Mr W. C. Potter, 2,000 copies
- "The Fellowship: Its Work and Possibilities," by Mr. W. H. Watkins, 2,000 copies.
  - "A College for Co-operators," 2,000 copies.
  - "Salesmanship in a Co-operative Store," by Mr. P. Duerden, 8,000 copies.

# GENERAL MATTERS.

# 34. CO-OPERATIVE INSURANCE.

The question of Co-operative Insurance was first brought before the Congress at Newport in 1908, when it was stated that a proposal was being advocated for the insurance business of co-operative societies to be taken over by and carried on as departments of the Wholesale Societies.

Certain resolutions were then passed to the effect that it was desirable for carrying on the whole of the business of co-operative insurance within the

movement, and that in the event of the Co-operative Insurance Society and the Wholesale Societies being unable to agree upon a joint method of carrying out this idea, that the Co-operative Union should endeavour to promote a settlement by voluntary agreement, and failing this to report to next Congress.

The Union at once took steps to convene a conference of the parties concerned along with representatives from the United Board, but ascertained that the Co-operative Insurance Society and the Co-operative Wholesale Society were arranging for a meeting in order to, if possible, arrive at some agreement amongst themselves.

Unfortunately in this they were not successful, so the question was laid before the Newcastle Congress, when it was decided to allow the matter to remain in abeyance for the time being. The Union received communications from a number of societies asking them to take prompt action in the matter, and ultimately a joint conference of the parties concerned was convened. Proposals were offered by the Co-operative Insurance Society, but the representatives of the Wholesale Societies were not in a position to accept without first consulting their respective committees. After allowing due time for this to be done, the Union again made efforts to arrange a further conference, but we are sorry to say without success. Thus the matter stood at the time of the Plymouth Congress, to which a full report was submitted, and it was resolved that the question be adjourned to next Congress.

Shortly after the Plymouth Congress the Co-operative Wholesale Society issued a circular to societies intimating that they had decided to attach the same conditions to overdrafts as for some time past they had done to advances under their house-building scheme. This was that overdrafts would be granted on the conditions that the properties, deeds of which were deposited as security, should be covered by insurance in the Co-operative Wholesale Society's own funds. This circular raised a protest from the Co-operative Insurance Society, and the United Board decided to make another effort to arrange a conference; the reply of the Co-operative Wholesale Society, however, put an end to this attempt, as they claimed that the issue of such a circular was a question of business which came within the control of the Committee of Management according to rule, and they could not admit the authority of the Union to interfere in the matter. They said that had the conference been convened to consider the general question of insurance, it might have been favourably considered.

The United Board decided that another attempt be made to hold a conference of the parties concerned, but the Committee of the Co-operative Wholesale Society could not see their way to join in the proposed conference, and were of opinion that no advantage could accrue.

Under these circumstances the United Board were of opinion that they had carried out the resolutions of Congress in the matter, but without avail, and submitted to the Bradford Congress a *résumé* of all that had transpired since the subject was first brought before the movement. The Bradford Congress passed a resolution placing on record its appreciation of the efforts of the United

Board to bring about an amicable settlement of the insurance question, and its regrets that those efforts were not successful.

During the present Congress year further developments have taken place, the Co-operative Wholesale Societies having applied for and received the consent of their members to take up all forms of insurance, and received instructions to negotiate with the Co-operative Insurance Society with a view to taking over that society. At the time of preparing this report we believe that negotiations are in progress between the societies.

The United Board at its meeting on 16th March, 1912, had under consideration the steps they should take to bring the matter to a final settlement, and the opinion was expressed that the Wholesale Societies should take over all insurance business within the movement, and that equitable terms should be arranged with the Co-operative Insurance Society for the transference of their business.

#### NATIONAL INSURANCE.

The National Insurance Act, 1911, has now been placed upon the Statute Book, and will do doubt come into operation on 15th July, 1912.

This is an Act to provide not only for Insurance against Loss of Health, but also for the Prevention and Cure of Sickness, and for Insurance against Unemployment and for the purposes incidental thereto. Many conferences have been held in the various sections at which this subject has been discussed, and the Joint Parliamentary Committee has had the matter under consideration during the year. Full particulars of the action taken by them, and their suggestions, will be found in the report of this committee to Congress.

# 35. EXPULSION OF A SOCIETY.

# REPORT RE BESWICK AND MANCHESTER AND SALFORD SOCIETIES.

The following is the report of the deputation appointed by the United Board to deal with the question of overlapping in the Manchester District. The deputation consisted of Messrs. W. T. Charter and W. Gregory:—

It will be remembered that on the matter in dispute between the Beswick and Manchester and Salford societies being discussed at the Bradford Congress the following resolution was passed, viz.:—

"This Congress regrets that it has not been possible to induce the Beswick Society to accept any of the suggestions put forward by the Co-operative Union, with a view to the settlement of the long-standing boundary dispute between themselves and the Manchester and Salford Society, and, being of opinion that such conduct is detrimental to the best interests of the co-operative movement, it is hereby resolved that the Beswick Society be expelled from membership of the Co-operative Union in accordance with the power given in Rule 13 (4). That the expulsion

shall not take effect until a period of nine months has elapsed, but if after the expiration of that time the Beswick Society has not fallen into line the United Board be empowered to put the resolution into effect."

It was thought advisable to submit the terms of this resolution by deputation to the Beswick Society, and your representatives therefore met the committee of that society on Thursday, 29th June, 1911, with the object of ascertaining whether any proposals could be formulated which would form the basis of a settlement.

We have to state that the committee met us in a very friendly spirit and expressed their desire that as an outcome of that meeting a mutual and satisfactory understanding would be arrived at. After lengthy consideration the following proposals were made by the Beswick Committee, viz.:—

1. That we rescind a resolution appearing upon the minutes of the quarterly meeting, held on 11th April, 1899, "That we do not carry forward the negotiations for a boundary line or entertain the question further with the Manchester and Salford Society."

2 That the present boundary lines existing by mutual agreement at this date between the Eccles, Pendleton, Blackley, Failsworth, Droylsden, Denton, and Stockport societies, and the Manchester and Salford Society be strictly observed.

3. That the Beswick Society's positions at Levenshulme and Longsight, forced upon the committee by the members, be looked upon as accomplished facts and cannot be disturbed by future negotiations.

4. That we agree to sign the boundary agreement as drawn up by the Co-operative Union as between the Manchester and Salford Society and ourselves.

5. That the Beswick Society shall have the first claim to cater for any unworked district, or any district that is considered inefficiently worked in the Manchester and Salford area, or where the Manchester and Salford Society close any shop, but the Beswick Society must not open any shop before bringing the matter before the Co-operative Union, who will inform the Manchester and Salford Society, and, if at the end of six months branch facilities are not provided in the district referred to, the Beswick Society shall be allowed to rent or erect premises, but no such premises shall be less than 350 yards from any shop of the Manchester and Salford Society.

Your representatives promised to consider these proposals, and this was done at a meeting held on Thursday, 13th July, 1911, when the following decisions were arrived at on the points submitted, viz.:—

1. That we accept the suggestion of the Beswick Society to rescind the resolution appearing on their minutes for 11th April, 1899, to the effect that they will not entertain the question of entering into a boundary line with the Manchester and Salford Society.

- 2. The deputation are of opinion that Clause 2 should be deleted, as it would open up questions relating to societies not immediately affected by the present position between the Beswick, Failsworth, Droylsden, and Manchester and Salford societies.
- 3. We agree to accept Clause 3 which provides that the Beswick Society's positions at Levenshulme and Longsight be looked upon as accomplished facts and cannot be disturbed by future negotiations.
- 4. That we accept the decision of the Beswick Society to sign the boundary agreements with the Failsworth, Droylsden, and Manchester and Salford societies, as drawn up by the Co-operative Union. In the agreement between Beswick and Manchester and Salford societies provision shall be made for the satisfactory working of both societies of the area covered by the existing branches of both societies in Longsight and Levenshulme by fixing a zone in which no new branches shall be erected by either society without first submitting their case to the Co-operative Union whose decision shall be final and binding.
- 5. We suggest that Clause 5 be deleted and the following accepted in place thereof, viz.:—
  - "That where it is considered any portion of the Manchester and Salford Society's area is insufficiently worked Beswick Society shall have the right to approach the Co-operative Union with the view to erecting a branch, but before any new branch is opened the whole question shall be placed before the Boundaries Committee of the North-Western Sectional Board, who shall take evidence from any other society likely to be affected, and the decision of such committee shall be binding."
- 6. That, in the opinion of this committee, the only satisfactory and lasting solution to the present difficulty is that an amalgamation should take place between the Beswick and Manchester and Salford societies, and that we recommend the immediate and serious consideration of bringing about such an amalgamation to the committees of the said societies.

It will be seen from Clause 6 that your representatives were of opinion that the only true and lasting solution to the difficulties between the two societies was amalgamation, and with this in their minds they had further meetings with the Beswick Committee on 3rd and 31st August, 1911. The committee, however, could not see their way to fall in with this proposal (although they suggested the question might be raised again in twelve months' time), and the points numbered 1 to 5 were then discussed. As a result of that meeting your representatives agreed to Clause 2 of the original proposals being inserted, and Beswick Committee on their part agreed to our proposal that provision should be made for the satisfactory working of the branches of both societies in Longsight and Levenshulme by the fixing of a zone in which no

new branches should be erected by either society without first submitting their case to the Co-operative Union.

Our next step was to interview the Committee of the Manchester and Salford Society, and this was done on 21st September, when the following points were submitted as the basis of a settlement, viz.:—

1. Beswick Society has rescinded the resolution standing on its books to the effect that it would not entertain the question of entering into a boundary line with the Manchester and Salford Society, thus opening the way to a settlement.

2. The present boundary lines existing by mutual agreement at this date between the Manchester and Salford and the Blackley, Denton and Haughton, Droylsden, Eccles, Failsworth, Pendleton, and Stockport societies shall be strictly observed.

3. The Beswick Society's positions at Levenshulme and Longsight shall be looked upon as accomplished facts, and cannot be disturbed by future negotiations.

4. The Beswick Society is agreeable to sign the boundary agreement with the Failsworth, Droylsden, and Manchester and Salford societies as drawn up by the Co-operative Union. In the agreement between Beswick and Manchester and Salford societies provisions shall be made for the satisfactory working of both societies of the area covered by the existing branches of both societies in Longsight and Levenshulme by fixing a zone in which no new branches shall be erected by either society without first submitting their case to the Co-operative Union, whose decision shall be final and binding.

5. That where it is considered any portion of the Manchester and Salford Society's area is insufficiently worked the Beswick Society shall have the first right to approach the Co-operative Union with the view to working such district, it being clearly understood that the Manchester and Salford Society shall first have declined to work any district which may be deemed by the Co-operative Union to be insufficiently worked, but before any new branch is opened the whole question shall be placed before the Boundaries Committee of the North-Western Sectional Board who shall take evidence from any other society likely to be affected, and the decision of such committee shall be binding.

On the whole, the above proposals were favourably received, but they promised to give further consideration to them and let us know their opinion in writing. This was done on 30th September, when a communication was received stating they were quite prepared to accept (1) amalgamation, (2) sealed boundaries. They were also willing to accept the proposal with regard to the Beswick Society's shops at Levenshulme, but in regard to Longsight, where Beswick had not opened branches, they were prepared to take over the land.

On 12th October, 1911, a further meeting was held with the Manchester

and Salford Society's committee, when we urged them to accept the proposals as put before them at the previous meeting, but they could not see their way to accept the proposition so far as the land at Longsight was concerned.

We then promised to see the Beswick Committee on this point, and an interview took place on Friday, 3rd November, at which we ascertained that the land in dispute was purchased by Beswick previous to the Bradford Congress, and that they were just about to let a contract for the erection of premises to the value of £10,000. Under these circumstances, therefore, they could not see their way to allow the Manchester and Salford Society to take over the land in question.

Having interviewed the committees of both societies on several occasions we then thought the time had arrived when a definite conclusion of the whole matter should be arrived at, in order that we could report to the United Board before the expiration of the period mentioned in the Congress resolution. With this object in view the committees of both societies were requested to attend a meeting, which was held on the premises of the Union, on Wednesday, 13th December. In the afternoon of the same day we also met in order to decide upon the terms which, in our opinion, should be accepted, and after a lengthy consideration we agreed to submit the following, as being in our judgment a fair and equitable basis on which to form a settlement:—

1. Beswick Society has rescinded the resolution standing on its books to the effect that it would not entertain the question of entering into a boundary line with the Manchester and Salford Society, thus opening the way to a settlement.

2. The present boundary line existing by mutual agreement at this date between the Manchester and Salford, and the Blackley, Denton and Haughton, Droylsden, Eccles, Failsworth, Pendleton, and Stockport societies shall be strictly observed.

3. The Beswick Society's positions at Levenshulme and Longsight shall be looked upon as accomplished facts, and cannot be

disturbed by future negotiations.

- 4. The Beswick Society is agreeable to sign the boundary agreement with the Failsworth, Droylsden, and Manchester and Salford societies as drawn up by the Co-operative Union. In the agreement between Beswick and Manchester and Salford societies provision shall be made for the satisfactory working by both societies of the area covered by the existing branches of both societies in Longsight and Levenshulme by fixing a zone in which no new branches shall be erected by either society without first submitting their case to the Co-operative Union, whose decision shall be final and binding.
- 5. The area of the zone mentioned in Clause 4 shall be defined by the Co-operative Union after any suggestions as to its extent which may be submitted by either or both societies, in writing, have been duly considered, which suggestions shall be received at the office of the Co-operative Union not later than 6th January, 1912. Further,

it is jointly agreed by both societies present that the arbitration of the Co-operative Union in this matter shall be accepted and binding.

6. That, where it is considered any portion of the Manchester and Salford Society's area is insufficiently worked, Beswick Society shall have the right to approach the Co-operative Union with the view to working such district, it being clearly understood that the Manchester and Salford Society should first have declined to work any district which may be deemed by the Union to be insufficiently worked, but before any new branch is opened the whole question shall be placed before the Boundaries Committee of the North-Western Sectional Board, who shall take evidence from any other society likely to be affected, and the decision shall be binding.

In view of what took place at the later meeting with the joint committees, it should be stated here that in suggesting the fixing of a zone mentioned in Clause 4, we had in mind the question of delivery of goods, and it was our intention to provide both in the general boundary agreement and in the clause to be inserted dealing with the zone, that neither society should be allowed to deliver goods beyond their own boundary line, and, so far as the Beswick Society was concerned, outside the zone. Without a provision of this kind we contend the fixing of a zone would have been of no use, and overlapping by delivery would be as rampant all over the Manchester area as before.

At the meeting in question it will be seen that with the exception of Clause 5 the proposals submitted comprised a summary of the various matters which had previously been considered by both societies. Clauses 1 and 2 were accepted by both societies without comment. On Clause 3 being considered the Manchester and Salford Committee could not see their way to recognise the Beswick Society's position at Longsight as an accomplished fact and pressed for some concession. We pointed out, however, that, in our opinion, and having in mind all the circumstances, they ought to accept our recommendation as being a fair means of settlement. They then adjourned to further consider the proposal, and afterwards stated they were prepared to accept the clause if provision was made in Clause 4 for non-delivery of goods outside the zone.

We thought this was a very reasonable, and in fact, a proper request to make, and readily accepted on behalf of the Union, but were surprised to learn that the Beswick Committee were not prepared to agree. With the desire to obtain a unanimous decision upon the whole question we agreed to the Beswick Committee retiring in order to consider whether they would accept the words in question. When the Beswick Committee returned they stated they could not accept the addition of the words proposed to be added by the Manchester and Salford Society, and, further, they could not accept the clause if the question of delivery was to enter into the arbitration at all, as they claimed the right to deliver in the area covered by them prior to the Congress of 1911. The Manchester and Salford Society, on being assured that the question of delivery must necessarily enter into any agreement for the demarcation of

boundary lines or zone, then withdrew their proposed amendment, and stated they were willing to accept the clause as it stood subject to that understanding. The position, in our opinion, therefore stands thus: Beswick Society came prepared to accept the proposals, providing the arbitration was confined to such matters as would not necessitate them giving anything at all, but which would allow them to legalise their position as at present constituted, and which was the subject of discussion at the Bradford Congress. providing we agreed to the Beswick Society's position on the question of delivery, an arbitration scheme would have to be drafted, which, while confining the erection of branches to a certain area, would not reduce the evil of overlapping in any degree whatever, as practically the same position would be claimed as at present exists. It was distinctly pointed out at the meeting that if Beswick would accept the clause as it stood every provision would be made to see that the interests of both societies were safeguarded, and it appears to us that the case of the Beswick Society is very considerably weakened by the fact that Manchester and Salford agreed to withdraw their amendment accepting the clause as a whole, whilst Beswick refused to do so except under the conditions which have been already stated.

From the above it will be seen that the negotiations for a settlement ended in a deadlock, and the United Board decided, at its meeting held on Saturday, 16th March, to put the Congress resolution into force.

## 36. OVERLAPPING.

#### BROMLEY AND WOOLWICH RE OVERLAPPING.

This question was first brought before the Southern Sectional Board in 1905, in the form of a complaint by the Bromley Society of overlapping on the part of Woolwich Society. The Sectional Board considered the complaint and appointed a representative to visit Woolwich Society with a view to arriving at an amicable arrangement. Mr. M. H. Clear attended at Woolwich on behalf of the Board, and, after some discussion of the matters between the two societies, the matter was allowed to drop.

In May, 1908, the question was again brought to the notice of the Board by the Bromley Society, who sent copies of correspondence which had passed between themselves and Woolwich, in which they had alleged that Woolwich Society was endeavouring to entice members of Bromley Society, in the village of Mottingham, to give their trade to Woolwich, while, for some years past, they (Bromley) had made daily deliveries there. Bromley Society asked Woolwich Society "to take steps to avoid this unnecessary clashing of our interests." They also complained that Woolwich Society were canvassing for members quite close to their Catford Branch.

The Woolwich Society declined to go into the question unless the Bromley Society furnished the names and addresses of the persons whom it was

alleged had been canvassed.

Bromley Society then referred the matter to the Sectional Board, pointing out that it was their practice, in the case of members removing from their area into the Woolwich area, to send particulars to that society, and, if possible, to transfer the members; while Woolwich Society continued to serve their members when they moved into the Bromley area, and also canvassed for new members. They asked for a line of demarcation to be arranged by the Union.

The Board appointed the secretary and a member of the District Committee to interview both societies. At the interview with Bromley Society the names and addresses of six members of that society who had been canvassed by Woolwich were obtained, and made the basis of an appeal to the Woolwich Society to meet the Bromley representatives in conference.

The Woolwich Society agreed that the claim of Bromley Society was just, so far as the area in which the addresses given was concerned. They also agreed to meet in conference to consider a more general line of demarcation of boundaries.

The Bromley Society asked to have the negotiations extended to include the area served by the Crays Society, which they were then arranging to amalgamate with Bromley Society.

The first meeting of the representatives was held at Leman Street, on 16th July, 1908, and the claim of Bromley to Mottingham was admitted and agreed to. The conference then proceeded to consider the Catford area, and Bromley Society claimed that the establishing of a branch at Catford eight years before (in 1900) had given them a claim to the trade of the district. This claim was denied by Woolwich representatives, on the ground that they had delivered goods in Catford for twenty years. It is upon this claim and counter claim that the whole of the subsequent dispute has centred.

The Bromley Society then submitted a proposed line of demarcation, which the Woolwich Society declined to accept, and the conference adjourned to enable Woolwich to submit alternative proposals.

On 30th July, the conference met again to consider the Woolwich proposals as to a boundary. After a lengthy discussion the negotiations reached something in the nature of a deadlock, neither society being willing to compromise.

The Chairman (Mr. May) then asked the permission of the conference to submit proposals. This was agreed to, and alternative plans were suggested, either of which would form a practical solution and would give to each society something less than their original demands.

The conference then adjourned to enable each side to discuss the proposals. The conference again met on 13th August, when the Bromley Society agreed to accept the proposal made by Mr. May at the previous conference. Woolwich Society, however, declined to relinquish their claim to deliver goods or to open a branch, at any time they chose, in any part of the district north of the Bromley Society's branch. They suggested that Bromley should choose one end of Brownhill Road for the erection of a branch and that Woolwich should choose the other. The conference then adjourned, and,

subsequently Bromley Society wrote saying that as this road runs through the centre of the district claimed by them they could not agree to the proposal, declaring that they might as well give up the whole district as sacrifice so much.

This letter was communicated to Woolwich Society, and, subsequently, Bromley Society wrote suggesting a boundary for the remainder of their area in the Sidcup and Crays district. This letter was also communicated to the Woolwich Society, with the result that a letter was received from the latter a few days after, breaking off all negotiations on the ground that the proposals of the Bromley Society were unreasonable, and declining to consider the matter further until Bromley Society were prepared to consider the matter in a different spirit. They also charged Bromley with advancing claims which could not be substantiated, in the hope, ultimately, of securing a considerable advantage.

Bromley strongly repudiated these charges, and suggested that the matter should be submitted to the arbitration of "an entirely independent authority."

The Sectional Board then appealed to Woolwich Society to carry out the agreement made at the previous conference, viz., that they should submit alternative proposals with regard to the Sidcup area.

This the Woolwich Society did, but concluded their letter with the statement that "the committee have decided to make no variation in their previous decision, viz., they will not enter into any negotiations until the Bromley Society submit proposals more reasonable in character."

As Woolwich declined to meet in conference, the Sectional secretary was then appointed to interview Bromley committee for the purpose of seeing how far an agreement could be arrived at on the proposals of Woolwich.

As a result of this, Bromley submitted a further proposal re the Sidcup area, which was submitted by letter to Woolwich Society on 10th December, 1908, and its receipt acknowledged.

In January, 1909, a suggestion was made that the secretaries of the two societies and the sectional secretary should meet and endeavour to arrive at a solution. This was not agreed to, but Bromley repeated their suggestion of arbitration.

From this point the whole matter was allowed to drop until November, 1910, when the Bromley Society again wrote to the Board enclosing a copy of a printed circular, issued by the Woolwich Society, canvassing for trade in the Catford district, and informing the "members and residents" that they had now arranged for "a daily delivery of bread." Bromley appealed for the intervention of the Sectional Board to arrange for the arbitration of the rival claims of the societies in that district. After considerable correspondence a conference of representatives of both societies was arranged for the 16th March, 1911.

Previous to the meeting of the representatives it was suggested by the Woolwich Society that the Bromley Society should be prepared with a written statement of their case. This was agreed to and a copy of the statement was supplied to the members of the conference on the 16th March.

At that conference the whole of the previous negotiations were summarised by Mr. Arnold and Mr. May, and, on the suggestion of Woolwich, the various claims previously put forward by both parties were traced on a map prepared by Mr. Arnold. The statement of the case of Bromley Society was then formerly received, and a general discussion ensued. Ultimately it was agreed that a statement of the Woolwich Society's case should be prepared and a copy sent to each delegate, also that a map should be prepared showing the position of the societies' various branches.

The conference then adjourned.

The conference again met on 6th April, 1911, the delegates having previously received a copy of the Woolwich Society's statement of their case, which was at once considered paragraph by paragraph.

The statements of the two societies were somewhat lengthy, but as Bromley summarised its case under four heads, to which Woolwich replied, it may be well to give those points here.

#### SUMMARY OF BROMLEY SOCIETY'S CASE.

1. Our development in Catford is a perfectly legitimate and natural outgrowth. It is in no sense an encroachment upon the ground of any other society, and our Catford Branch was opened in perfect good faith.

- 2. This development has throughout had the cognisance and support of the Co-operative Union, and the practical side of this connection has been almost entirely carried out by Messrs. Adam Deans and H. J. May. The fact that both these gentlemen are prominent and longstanding members of the Woolwich Society serves to emphasise our position. They were both members of the Woolwich Management Committee, and it is to the last degree unlikely that had their society any claims or prospect thereof in the Catford district they would have ignored them in conducting the negotiations between Penge and ourselves as to boundaries, and in assisting us so largely in opening our branch.
- 3. The foregoing circumstances, and the facts that our branch was opened with the knowledge of numbers of other Woolwich members, should have called for a statement of case against it, if any such existed. A review of the facts fully justifies our existence there, and there is no warrant for the persistent ignoring of our presence as is shown by Woolwich in following their removals right to our very doors.
- 4. Having done a full share of the pioneer work of the movement in the district, and having established ourselves in such circumstances as those described, we claim, from the standpoint of co-operative ideals and practice, the right to an area such as our work and connections reasonably warrant, and to such consideration as is consistent with the professions of co-operators.

### WOOLWICH SOCIETY'S REPLY TO THE FOREGOING.

The Woolwich Society-

1. Denies the contention in paragraph 1 that Bromley's development in Catford is a "perfectly legitimate and natural outgrowth," in view of the

large expense of open country lying to the north of Bromley, which, if it was an outgrowth, would develop from Bromley towards Lewisham, and not from Lewisham towards Bromley, with two miles of open country between.

2. Claims that the contentions contained in paragraph 2 are inconclusive and not borne out by the facts, in so far as neither the negotiations with Penge, nor the developments at Catford by Bromley, were ever disclosed to the Woolwich Society's committee. Further, neither Mr. May nor Mr. Deans were members of the Woolwich committee when the Catford Branch was opened, and were not approached through nor appointed by the Woolwich committee. The assumption is, therefore, unfounded.

3. Claims, in reply to paragraph 3, that the opening of the Catford Branch was not known to the Woolwich committee, and even if it had been that committee were not bound to protest when the branch was opened, whatever they might have done in receipt of notice of intention to open a branch

in that district. Other courses were open to them.

4. Claims that the claim put forth in paragraph 4 is not valid from the facts admitted, inasmuch as the "full share of pioneer work" followed deliveries by the Woolwich Society, and therefore was not "pioneer" work; that the "circumstances described" of their establishment are only set out in part, and when fully set out lead to the contention—9 (a) That Bromley, by their own statements, have shown a steady aggression into London and Woolwich societies' territory. Therefore, from the "standpoint of cooperative ideals and practice," the Bromley Society have not a right to the territory at an.

Eventually it was agreed to formally receive the statement of Woolwich Society, subject to the following protest from Bromley Society:—

That it receives the information of the acquisition of land by the Woolwich Society, with the intention of erecting a branch within the Catford area, and, whilst being willing to discuss the question of a boundary line in that district, hereby records its protest against the action of the Woolwich Society in acquiring land in that area.

The conference then proceeded to discuss the limits of a neutral zone and delivery boundaries, but eventually referred the question to a sub-committee to prepare a scheme for a future meeting.

The conference then adjourned.

The sub-committee met on 20th April, 1911, when each side submitted proposals, neither of which were generally acceptable, and the sub-committee separated without arriving at any definite proposal, but agreeing that each society should submit proposals in writing to the next meeting of the full conference.

The next meeting of the conference was held on the 4th May, 1911, when the proposals of each society for the boundaries of a neutral zone were submitted and discussed at considerable length, with the result that each society definitely refused to consider the proposals of the other, and no middle course was discovered. The Chairman and the Secretary made urgent appeals to the delegates to consider the question from the broad standpoint of the interests of cooperation and apart from their own local claims. Eventually the following resolution was passed:—

That the representatives of the Bromley and Woolwich societies present, regretting their inability to arrive at an amicable arrangement of the areas of their respective societies, agree to submit to their respective management committees the suggestion that the matters in dispute be submitted to arbitration and that the decision of each be forwarded to the sectional secretary.

On 17th May, 1911, the Bromley Society wrote saying that they were "prepared to submit the matter to arbitration on the condition that the basis of such arbitration be formed on the whole history of the case from the beginning to the present time."

On the 1st September, 1911, the Bromley Society wrote to the Sectional Board complaining that Woolwich Society had ignored them in not replying to the proposals for arbitration made on the 4th May, and also wishing that the Board had displayed more decision in the matter. They also expressed their determination to submit the matter to the United Board, which they did forthwith.

On 7th September, Woolwich Society wrote in reply to the proposals of the 4th May, asking whether the Bromley Society would "consent to include in the reference to the arbitrators a clause recognising the present position of the two societies in regard to their respective commitments."

Bromley replied that as they had submitted the matter to the United Board they could not express themselves on the matter until that Board had come to some decision on their appeal.

The United Board, at the meeting on 15th September, 1911, decided to remit the matter to the Southern Sectional Board, with the request that they would use every effort to bring about an understanding between the two societies, and submit a report to the next meeting of the United Board.

On the 27th September, Bromley wrote saying that they could not agree to the proposal of Woolwich, re the basis of arbitration, which would ignore the existence of their Catford Branch for the past eleven years, but must adhere to their original suggestion that the arbitration should be on the whole circumstances of their work in the district.

On the 29th September a letter was sent by the Sectional Board to each society asking them to meet in conference to further consider the matter, as remitted from the United Board, and on this occasion it was proposed that the whole of the management committee of each society, and the whole of the Sectional Board should meet to discuss the question.

Both societies wrote agreeing to the proposed conference, but it was not until 8th November that the conference met. In the meantime, a deputation from the Sectional Board visited the sites of both societies at Catford and reported their impressions to the Board. As the proceedings of the final

conference on the 8th November formed part of the report to the United Board on 10th November, it will, perhaps, be as well to give a full copy of the

minutes of the proceedings

Minutes of the Conference of the Southern Sectional Board and the Committees of the Woolwich and Bromley Societies, 7c Overlapping at Catford, held at 99, Leman Street, London, E., on Wednesday, 8th November, 1911.

Present—

Sectional Board.—Mr. B. Williams (in the chair), Mrs. M. A. Gasson, Messrs. A. W. Golightly, R. Rowsell, S. Foulger, A. Hainsworth, and H. J. May (secretary).

Woolwich Society.—Messrs. R. R. Wale, W. Ashworth, R. Byford, J. Leighton, J. Dickinson, F. Lockyear, Mrs. Ross, Mr. T. G. Arnold (secretary),

and Mr. Wyatt (clerk).

Bromley Society.—Messrs. J. E. Lord, E. Fowell, M. Parsons, S. H. Gilbert, W. Barnes, F. Scott, F. J. Aylward, F. C. George, F. Lord, G. Ingarfill, J. R. Santer (secretary), and J. Chapman (assistant secretary).

Mr. Williams (chairman of the Sectional Board) presided.

The Chairman, in opening the proceedings, stated that it was the desire of the Board, in the first instance, to simply bring together the two parties to this dispute, which had been the subject of unsuccessful negotiations for so long. The Board did not desire to interfere in any way with the proceedings unless they were asked to do so; at the same time it must be remembered that the question had been referred by the Bromley Society to the United Board, who had in turn referred the matter back to the Sectional Board for further consideration. If, therefore, the two parties to the dispute failed to arrive at a mutual agreement the Sectional Board would be prepared to submit a proposition that would solve the difficulty, in the exercise of its powers as arbiters in matters of dispute, under the rules of the Union. He asked the representatives of the societies present to say whether they desired to pursue the discussion in the presence of the members of the Board or not?

Mr. Wale (on behalf of the Woolwich Society) and Mr. Lord (on behalf of the Bromley Society) expressed the wish that the conference should proceed

as then constituted. This was unanimously agreed to.

The Chairman then called upon the Bromley Society's representatives to open the discussion.

Mr. Lord (president, Bromley) said: The Bromley and Crays Society cannot recognise the Royal Arsenal Society's site in Catford as being legitimate, either from a general co-operative standpoint or that of their own society. The circumstances leading up to the time of the acquisition by the Woolwich Society are so extraordinary that no consideration of the subject, that does not include a review of these circumstances, can possibly do justice to the Bromley Society. Up to about eleven years ago it cannot be said that either of the two societies attempted adequately to cater for the Catford district. About that time, at the suggestion of the South Metropolitan District Committee of the Co-operative Union, and with the assistance of

prominent members of the Woolwich Society, the Bromley Society opened a branch, having bought freehold premises for that purpose. As time passed the membership and trade grew, until, in addition to the shop, three vans were delivering daily in the district. (Up to about eighteen months ago Woolwich Society's van was coming into the neighbourhood three times a week.) In 1905 Bromley Society complained of overlapping by the Woolwich Society, and have continued to protest till the present time. As we all know, a number of conferences on the matter have been held between the two committees without a settlement. These conferences have shown, however, that Bromley were willing to make concessions as to territory in order to bring about an amicable arrangement, but no concessions or arguments of theirs, or suggestions by Mr. May, as representing the Southern Section of the Cooperative Union, were of any avail. Some strange impulse seems to have urged on the Woolwich Society, and caused them to turn a deaf ear to all argument and appeals from whatever source. They, being aware of the acquisition by Bromley Society of a larger site, on practically the same ground as their present branch, and knowing, of course, that this meant a large outlay of capital—an outlay justified by past success, and a legitimate expectation of freedom from co-operative competition—the Woolwich Society secured a site quite near and said they intended opening a branch for self protection. This from a society, roughly, five times as large as Bromley. The whole attitude of the Woolwich Society, since the time of Bromley's first protest in 1905, contains no single redeeming feature, seeing that, in spite of constant protest, the present position has been forced on deliberately and with a calculation that has no excuse. The hand of fellowship and assistance ten years ago, and now an intolerance miscalled self-protection. In face of the whole facts, it is undoubtedly due to the whole co-operative movement, as much as to the Bromley Society, and for the sake of their own good name in addition, that the Royal Arsenal Society should take all possible steps to prevent a standing disgrace in the Catford district.

The Chairman then called upon the Woolwich representatives to reply.

Mr. Arnold (secretary, Woolwich) said he must first ask a question, of which he had given notice, viz., that the Bromley Society should produce "copies of all letters to other societies, organisations, individuals, or to the public press relating in any way to the matters under discussion."

Mr. Santer (Bromley) replied: We cannot agree to produce anything of the nature requested by the Woolwich Society, and consider that the request, so far as it concerns private individuals, passes proper bounds. The matter under consideration is of such widespread co-operative interest, has been given so much publicity by members of both societies, and is of such a nature in itself that no grounds can be adduced for secrecy. Any recent action we may have taken can in no way affect the intrinsic merits of the case, and we can only see in this request an attempt to divert the proceedings from their proper channels. We are prepared to answer to the Union for any action of ours, in which case we require specific intimation.

Mr. Arnold noted the reply to his questions and proceeded to reply to the Bromley Society's case at considerable length. In the course of his statement he said that the Woolwich Society were delivering in Lewisham district in 1880, and during the existence of the East Greenwich, West Greenwich, and Lee and Lewisham societies, and had never ceased to work the district by regular deliveries of goods. In 1905 the Woolwich Society decided to respect the Bromley Society's branch in Engleheart Road, Catford, and gave instructions to their manager not to push the trade in that district. The matter was then allowed to drop. In 1908 the question of overlapping in the Mottingham district was again raised by Bromley Society. His society then inquired into the charges and, subsequently, agreed to Bromley's proposal. Mr. Arnold then proceeded to discuss the proposed boundary suggested by the sectional secretary in 1908 and the reasons for the refusal of Woolwich Society to accept that proposal. He declared that the Woolwich Society had no official knowledge of the establishment of the Bromley Society's branch in Engleheart Road, and that the fact that Mr. Adam Deans and Mr. H. J. May were present at the opening ceremony was nothing to do with Woolwich, as they were present as representatives of the Union. Woolwich Society did not fear the judgment of any impartial persons who were fully acquainted with the facts of the case. In a district so large as that of Lewisham there was room and trade enough for both societies. The metropolitan area was peculiar and distinct in the characteristics of its population from any other part of the country, and required special methods of treatment co-operatively as well as in other matters.

The Chairman, at this point, carefully recapitulated the facts as set forth by the representatives of each society, carefully following the various proposals on the map prepared by Mr. Arnold. At the conclusion of this statement both the Woolwich and Bromley representatives agreed that he had given an impartial summary of the facts. He then asked the spokesman of each society to give some particulars of the trade deliveries, number of members, &c., at the different dates which were relied on for the support of their case.

Mr. Golightly asked what was the amount of capital outlay of each society in respect of the branches now being built in Lewisbam, and whether the properties were leasehold or freehold.

Mr. Santer replied that their old branch in Engleheart Road was valued at £700, and was a freehold property. The new branch in Brownhill Road would cost, for land, building, and fixtures, from £9,000 to £9,500, and included accommodation for grocery, provisions, butchery, drapery, milk, and coal. Their trade in the district previous to the establishment of the branch in 1900 was £45 per week. It was now doing a trade of £390 per week.

Mr. Arnold said he was unable to give any figures either as to the amount of trade or the number of their members in the districts. It would be difficult to extract the particulars from their returns. With regard to the new branch, the land was taken on lease for 999 years, at a ground rent of £180 per annum. He estimated, therefore, the outlay on the land at £3,600, and the approxi-

mate outlay on the buildings was £1,500 at present, but, roughly, the total would be £8,000 for land, buildings, and fixtures.

In answer to questions, it was elicited that the Bromley Society opened negotiations for the Brownhill Road site in the early part of 1910, and concluded the purchase in June, 1910. Mr. Arnold said his society opened negotiations for their site about November, 1910, and concluded the agreement in February, 1911.

After considerable discussion the proceedings were adjourned while each party consulted amongst themselves as to the possibility of practicable proposals.

On the reassembling of the conference, Mr. Arnold made a statement on behalf of the Woolwich Society, in the course of which he said that the members of his committee had considered the situation and had had the advantage of the presence of several old members of the committee, who had served in the 'seventies and early 'eighties. They were, therefore, acquainted with all the circumstances. They complained strongly of the attitude and actions of the Bromley committee, but his committee was willing to give a pledge not to place a branch further into the Catford district, providing a similar pledge was given by the Bromley Society. They would not, however, pledge themselves as to deliveries, but would be willing to consider an arrangement with regard to the areas not yet built on. As to the Union proposing to enforce their responsibilities as arbiters, that they had no power to do, as the new rules were not registered. Woolwich had not departed from the practice of other parts of the country, and in their action at Lewisham had kept well within the limits assigned to societies in the north. This case, he said, did not compare in intensity with the case of Beswick, and there was no common ground between the two. His committee were determined not to recede from the branch at Rushey Green. It was absurd to ask them to withdraw after nursing the district for thirty years. In conclusion, he said that whatever view the United Board or Congress might take would not alter their decision. Whatever opposition was offered they would proceed with that branch.

The Chairman then said that after that statement by Mr. Arnold it would be useless to attempt to proceed further. He, therefore, had only to intimate that the matter would be reported to the United Board, with the recommendation of the Southern Section on the 10th instant.

The conference then adjourned for tea.

(Signed)

B. WILLIAMS, Chairman. H. J. May, Secretary.

It was then resolved that the sectional representatives on the United Board, viz., Messrs. B. Williams and R. Rowsell, should report the matter fully to the United Board on the 10th November.

The following is the recommendation of the Southern Sectional Board:—
That the Sectional Board having heard the report of the subcommittee which visited Catford, and, having heard the state-

ments of Bromley and Woolwich societies' representatives, regret that they are forced to the conclusion that the whole circumstances reveal a serious case of overlapping on the part of Woolwich Society, and are of opinion that the only just and equitable solution of the dispute is the withdrawal of the Woolwich Society from its new site at Rushey Green to a point within the proposed line of demarcation suggested on behalf of the Southern Sectional Board in 1908.

At the meeting of the United Board, held at Manchester on 10th November, Messrs. B. Williams and R. Rowsell duly submitted a report, together with the opinion of the Southern Section. The various proposed boundaries which had been considered during the lengthy negotiations between the societies were fully explained to the United Board with the aid of a map prepared by the Woolwich Society.

After a lengthy discussion the United Board adopted the recommendation of the Southern Sectional Board. They also directed that the Woolwich Society should be informed of their decision and requested to reconsider their position with a view to withdrawing within the boundary suggested on behalf of the Union in 1908.

This decision was duly conveyed to the Woolwich Society by letter on 13th November. Considerable correspondence ensued, in which the Woolwich Society made request for many details, which the United Board did not feel they were called upon to supply. Up to the time of printing this report no definite answer has been received from the Woolwich Society to the United Board's letter of the 13th November.

In accordance with the decision of the United Board the whole matter is now submitted for the consideration of Congress.

Resolution :-

That, in adopting the report of the United Board re the overlapping of the Bromley Society by the Woolwich Society at Catford, this Congress records its deep regret that no effort yet made has been successful in arriving at a satisfactory solution of the difficulty, and urges upon the societies the necessity of adjusting their differences at the earliest possible moment, and, failing this, should submit their case to arbitration.

# 37. AGRICULTURAL CO-OPERATION AND ITS RELATION TO DISTRIBUTIVE CO-OPERATIVE SOCIETIES.

By resolution of the Newcastle Congress a Joint Conference Committee was brought into existence, with a view to bringing into closer touch the producer upon the land and the consumer, and to define a policy of co-operative distribution and supply in organised agriculture, with the further idea of formulating working arrangements.

This Conference Committee has been existing since that time, and is composed of representatives from the Co-operative Union, the Wholesale Societies, and the joint boards for trade and organisation (as representing the Agricultural Co-operative Societies of the United Kingdom).

During the past year no meeting of the Conference Committee has been held. Previous to last Congress, however, good work was done by the conference, a better understanding and a closer relationship between the various parties being arrived at.

Although at the moment no pressing matters are before them, there is every possibility of one or two cases arising which could be profitably and usefully considered by the Conference Committee. The United Board, therefore, decided that Congress should be requested to agree to a continuance of the Conference Committee as at present constituted for another year.

# LEGAL MATTERS.

### 38. NOMINATION CASE.

A report was submitted to last Congress in reference to the uncertainty prevailing as to the extent of a nomination made under Section 25 (1) of the Industrial and Provident Societies Act, 1893. Previous to the Congress a case had been heard at the Manchester Assizes, and the Union had appealed against the decision then given by Mr. Justice Avory. The Court of Appeal upheld that decision. This placed the societies in such a position that they felt unsafe in acting upon it, as it was quite contrary to all opinions expressed in the past.

The Co-operative Union decided to obtain the highest and most authoritative opinion that was possible, therefore appealed to the House of Lords. The appeal was heard in November, 1911, and the decision of the Law Lords given in March, 1912.

Their decision is of such a far-reaching character that the value of nomination to members of co-operative societies is practically *nil*. It has therefore been decided to take action through the Joint Parliamentary Committee to so amend this section of the Act as to give the powers which previous to this decision it was understood co-operators enjoyed.

The following points have been embodied in a circular recently issued to societies members of the Union, so that officials of societies can at once rectify any nominations that are not in accordance with this decision:—

(a) No member who has a larger sum than £100 standing to his credit in the books of a society at a time when he makes a nomination can make a valid nomination. A nomination only applies to the amount in shares, loans, and deposits standing to the credit of the member at the time he makes the nomination.

- (b) In calculating the amount standing to the credit of a member at the time of a proposed nomination, regard must be had not only to the value of the shares held by the member, but also to the amount of any money lent to or deposited by him with the society, together with any interest which may be standing to his credit in the books of the society at the time of the proposed nomination.
- (c) Any nomination which may have already been made by a member at a date when the amounts credited to him in the books of the society exceeded £100 is void and ineffective. Members, therefore, who have already exercised their rights to nominate should at once ascertain whether or no their nominations are valid, and, if it is discovered on examination that any nominations are invalid on this account, the members who have made such invalid nominations should be informed thereof immediately, and requested to nominate should they desire to do so.
- (d) No person can dispose by way of nomination of a larger εum than £100.
- (e) If a member who has nominated gives notice of his intention to withdraw any portion of his interest in the society, the books of the society of which he is a member should be examined, and if, on examination, it appears that if such intended withdrawal were carried into effect, the amount of his interest would be reduced to a sum below that comprised in the nomination, such member should be required to revoke the nomination (in the manner provided by section 25, sub-section 2 of the Industrial and Provident Societies Act, 1893), and re-nominate with regard to his reduced interest in the society, or so much thereof as he thinks fit. In other words, it is of great importance that members of committees, secretaries, managers, and members of societies, should understand that when once a member has made a nomination, the property so nominated is, so to speak, earmarked, and cannot be dealt with without a revocation and re-nomination, if the member desires to re-nominate.
- (f) Where a member has made a valid nomination and at the time of his death there is standing to his credit in the books of the society a larger sum than that which is nominated, the society shall pay over the difference between the sum nominated and the sum standing to the credit of such member at his death to the executors of the deceased member if he has died testate, or to his administrator or executor-dative in Scotland if he has died intestate.
- (g) The members of committees and the secretaries and managers of the societies are urgently requested to examine without delay all nominations made by their respective members, and if it is found that any nominations are invalid, for the reasons stated above, to

direct the attention of the nominating members to the fact with the view of making fresh nominations in all cases in which they desire to nominate.

### 39. SICKNESS AGREEMENTS.

The question as to whether societies were liable to pay wages during the time any of their employés were absent from work through sickness has come prominently before the movement during the past year, owing to an action taken in the County Court by an employé of a co-operative society, when the decision of the County Court judge was that employers are liable for such unless there is a distinct understanding with their servants.

This decision caused numerous inquiries to be made to the Union, and the legal adviser drafted a short form, setting forth the conditions of employment, which it was suggested the employé should sign. A circular was also issued to societies pointing out their liability in this respect.

### 40. THE SHOPS ACT, 1912.

Mention is made in the report of the Joint Parliamentary Committee of the action taken by it when the Shops Bill was in the Committee stage of its passage through the House of Commons.

The Act has now been passed and came into operation on 1st May, 1912. As it affects co-operative societies, the Co-operative Union gave instructions to its solicitor to prepare a pamphlet for issue to societies in order to advise them as to the effect it would have upon them and the necessary steps they should take to comply with the conditions laid down in the Act. This pamphlet, along with a memorandum of the law relating to shops and form of notice, has been sent to societies.

# UNIVERSITY EDUCATION.

# 41. ORIEL COLLEGE SCHOLARSHIPS.

The examination for the Neale Scholarship was held at Oxford on 7th May, 1912.

The following is a list of the candidates who entered for examination:—

Name.	Society.
William E. Horsley	Halifax Industrial.
Howard Yeats	
Archibald R. Gosling	Netherfield.
William D. Jenkins	Troedyrhiw.
Alfred E. Herbert	Great Wigston.
Ernest W. A. Charlwood	Croydon.

Society.

Mr. H. C. Horne....

Mr. G. Garlick.....

Mr. A. H. Stocks....

1899

1903

1907

Name.

Mr. A. Hickling .....

Mr. R. T. Cooper .....

Mr. S. B. Hartley .....

Mr. E. A. Dale .....

Mr. A. W. Facer .....

Edward V. Lane	Birkenhead.	
Leonard J. Hooley	Macclesfield.	
Frank Bower	Lancaster and Skerton.	
Charles Taylor	Bolton.	
Oscar C. Ellington	Peterborough.	
John A. Harding	Sheerness.	
Harry Robinson	Stockport.	
William L. Hathaway	Cwmbwrla.	
Robert E. Chapmau	Lecds.	
William P. Watkins	Plymouth.	
Frank E. Webber	Barry.	
Charles E. Hearn	Wellingborough.	
It is too soon yet to announce the na	ame of the successful student.	
We submit a list of past and present	scholars :-	
Hughes Scholar. Year.		Year,
*Rev. T. P. Broadbent 1884	Rev. E. S. Oliver	1890
Mr. J. S. Ramsay 1888	Mr. W. G. Tweedale	1894

1892

1896

1901

1906

1910

# BENEVOLENT FUNDS.

# 42. THE BLANDFORD MEMORIAL.

The amount contributed at the Bradford Congress to the Blandford Memorial Fund was £94. 11s. 9d., which included the sum of £2. 14s. 9d. collected at the P.S.A. on Whit Sunday.

On the recommendation of the Reception Committee the United Board decided that the amount should be distributed as follows:—

	£	S.	d.
For two Blandford Travelling Scholarships	20	0	0
"Felicitas" Exploring Couch and Compressor for			
the Royal Infirmary	45	0	0
Antiseptic Dressing Table for St. Catherine's Home.	5	0	0
Books for Nutter's Orphanage	4	11	9
Cash to Bradford Eye and Ear Hospital		0	0
Cash to Bradford Children's Hospital		0	0
			_
	£94	11	9

<sup>\*</sup> Deceased.

The presentations were made, in the name of the Congress, on Tuesday, 20th February, 1912, by Mr. G. Thorpe, along with representatives from the Bradford Society, Reception Committee, and the General Secretary.

### 43. CONSETT DISASTER.

Since last Congress an unfortunate disaster has occurred to the Consett Co-operative Choir, through an accident to the char-à-banc in which the choir were travelling to take part in a contest, and as a result ten members were killed and twenty-three more or less seriously injured.

The United Board immediately decided to issue an appeal to co-operative societies for funds to assist the dependents of those who lost their lives and to help the injured, many of whom were incapacitated for a long time. The appeal has resulted in the sum of £1,026 1s. 4d. being received, and the Northern Sectional Board have appointed representatives to act on the local committee for the distribution of the fund.

# CONNECTION WITH OTHER BODIES.

# 44. FOREIGN CONGRESSES.

(See Appendix VI., pages 167 to 177.)

The Co-operative Union has been represented at the undermentioned Foreign Congresses. In the Appendix will be found reports of the representatives attending:—

Place.	Date.	Representative.
Calais	July	Mr. W. Gregory.
Frauenfeldt	June	Mr. J. Langley.
Fredericia	June	Mr. H. J. May.
Leipzic	<b>J</b> une	Mr. S. Galbraith.
Rome	July	Messrs. J. R. Davies and
		A. Whitehead.
Rotterdam	September	Mr. R. R. Prynne.
	June	-

# 45. THE TRADES UNION CONGRESS.

(See Appendix VII., pages 177 to 179.)

The annual Congress of Trade Unions was held at Newcastle-on-Tyne in September, 1911, when the Co-operative Union was represented by Mr. John Smith (Northern Section). His report appears in the Appendix.

### 46. THE NATIONAL UNION OF TEACHERS.

The annual conference of the National Union of Teachers was held at Hull during Easter week, 1912. The Co-operative Union appointed Mr. G. Goodenough (North-Western Section) to represent them at the conference, but unfortunately at the last moment, owing to unforceseen circumstances, he was unable to attend. He conveyed, in a letter to the chairman of the conference, the fraternal greetings of co-operators, at the same time explaining cause of our not being represented, and his regrets at not being able to attend.

### 47. THE WOMEN'S GUILDS.

(See Appendix VIII., pages 179 to 195.)

As usual, a summary of the reports of the Women's Guilds in England Scotland, and Ireland is included in the Appendix. Grants from the funds of the Co-operative Union have been made as usual, viz., £300 to the English, £100 to the Scottish, and £15 to the Irish Women's Guilds. A statement of the receipts and expenditure of the several Guilds appears in their reports.

### 48. THE INTERNATIONAL CO-OPERATIVE ALLIANCE.

(See Appendix IX., pages 196 to 198.)

The Co-operative Union has kept in close touch with the work of the International Co-operative Alliance through its representatives on the Central Committee—Messrs. Deans, Mc.Innes, and Whitehead. The Central Committee of the Alliance met at Ostend in October, 1911, when the general business of the Alliance was transacted. The question of the appointment of a General Secretary was considered, and several gentlemen met the committee, but no selection was made. Meantime instructions were given to the Executive Committee, which consists exclusively of British representatives, to make provisions for carrying on the work of the office until the next meeting of the full committee, which has been arranged to take place at Copenhagen about September. The meeting at Ostend was attended by your representatives—Messrs. Deans, Mc.Innes, and Whitehead; and also by Mr. W. Maxwell, representing the Scottish Wholesale Society, and by Mr. Aneurin Williams, the remaining British representatives.

A statement showing the countries connected with the Alliance, and the contributions made by each respectively, for the year 1911, is given in the Appendix.

The Co-operative Union urges all co-operative societies to take an active interest in the work and development of the International Co-operative Alliance, which has done so much, in the course of its comparatively short existence, in bringing together in close and friendly relations the co-operators of all countries and nationalities, and suggests that the societies should contribute to its funds according to the amended scale of contributions adopted at the last International Congress at Hamburg, the minimum subscription for a small society being 10s. per annum.

The next International Congress will be held in Glasgow during 1913, and it is hoped that all societies affiliated to the Alliance will send a delegate to the Congress.

### 49. THE HODGSON PRATT MEMORIAL LIMITED.

For many years the late Hodgson Pratt was a member of the Central Board, and at one time hon, secretary of the Southern Section, and all his life was an enthusiastic advocate and worker for co-operation.

We have pleasure in reporting that the appeal for a national memorial has resulted in a fund being raised of just over £1,000, which has been invested at 4 per cent per annum interest.

This fund has now been handed over to a corporate body registered under the Industrial and Provident Societies Act with the name of "The Hodgson Pratt Memorial Limited," the members of which are the organisations (eight in number) which assisted in raising the fund, among these being the Co-operative Union, the Co-operative Wholesale Society, the International Co-operative Alliance, and the Labour Co-partnership Association. There are no individual members. Each of these eight bodies nominate a representative to form the committee of the memorial, which will control the expenditure of the income of the society, which it is proposed shall take the form of promoting the higher education of the workers, and a fuller and wider knowledge of all those forms of democratic association with which the life of Mr. Pratt was identified. Mr. Aneurin Williams, the representative of the International Alliance, has been elected president, and Mr. J. J. Dent, of the Working Men's Club and Institute Union, and one of Mr. Pratt's oldest friends, has accepted the post of hon. secretary, while the Co-operative Union is represented by Mr. Charter, the Co-operative Wholesale Society by Mr. I. Mort, and the Labour Co-partnership Association by Mr. E. W. Mundy.

The work of the committee at present will take the form of providing an annual Hodgson Pratt memorial lecture, essay prizes, travelling scholarships for workers, and grants of books to workers who are students of the subjects for which Mr. Pratt cared. It is hoped that the fund may be increased by annual subscriptions and donations sufficient to enable the committee to establish a Hodgson Pratt scholarship at Ruskin College, Oxford, and to devise other forms of useful work which will at the same time keep alive the memory of this great and good worker for the principle of association.

The committee therefore earnestly appeal to co-operators for annual subscriptions and donations towards this work. Cheques and post-office orders may be forwarded to the honorary secretary, Mr. J. J. Dent, 60, Knatchbull Road, Camberwell, S.E., or paid direct to the credit of the Hodgson Pratt Memorial Limited, at the Co-operative Wholesale Society's Bank, Manchester.

### 50. THE CONGRESS OF 1913.

By order of rotation the Congress of 1913 is due to be held in the Scottish Section. The Aberdeen Society has extended an invitation for the Congress to meet in that city, and this being the only invitation sent in, the United Board arranged for representatives to visit the city in order to ascertain whether there was sufficient accommodation available.

There are two halls, either of which might be used for Congress. The Albert Hall is certainly small, but would be able to seat about 800 or 850 delegates comfortably. The Music Hall is a very large room, and could conveniently seat 1,600 or 1,700 persons; but, unfortunately, its acoustic properties are not all that could be desired; still there is every reason to believe that an improvement can be made in a certain measure to remedy this defect, and if this difficulty can be overcome it would make an ideal meeting place for Congress. There is a skating rink which would be suitable for holding the usual Exhibition, also ample conveniences for luncheon rooms, and there will be no difficulty as regards hotel and lodging accommodation.

### 51. THE CONGRESS OF 1914.

The co-operative societies in Ireland, through the Executive of the Conference Association, have decided that an invitation should be given to Congress to meet in Ireland in 1914. Congress has not up to the present met in Ireland.

As arrangements must be made at least twelve months in advance in the section where Congress is to be held, it is necessary that a decision should be given at this Congress if the invitation of the Irish societies is to be accepted.

The section in which the Congress should be held if taken on the usual rota would be the Midland Section.

# OBITUARY.

# 52. DECEASED CO-OPERATORS.

The following is a list of co-operators who have died since last Congress, notice of whose death has appeared in the Co-operative Journals:—

1911. Page.

	Page.	Page.
Allen, J., Burnley	1286	Carr, J. T., Consett 1121
Appleby, D., Worksop	1180	Chapman, J., Roe Green897, 930
Ashworth, H., Haslingden	1544	Cooke, J., Blackley1023, 1025
Bailey, Mrs. H. R., Whitley Bay		Davison, Miss A. M., Blackhill 1121
628	3, 645	Deadman, J., Peterborough 1357
Barron, T. W., Consett	1121	Denny, J., Kirkby-in-Furness 598
Burgon, P., Bradford	1528	Dent, Miss L., South Africa 1011

# 1911.

1	,11,
Page.	Page.
Deveney, J., Farnworth 943	Pearsbn, J., Consett 1121
Duddle, H., Leigh 1191	Pearson, R., Consett 1121
Dunn Miss S., Consett 1121	Perry, J., Stratford 896
Egglestone, Miss F., Consett 1121	Pilcher, J., London 615
Elsey. Mrs., Epsom 1260	Pinder S., Huddersfield 578
Fairclough, J., Barnsley 781, 823, 845	Raw, T., Ringley 990
Fawcett, J. W., Leeds. 1222, 1224, 1254	Roebuck, F. Dewsbury 686
Fawley, J., Stalybridge 1316	Rogerson, J., Spennymoor 1159
Furness, J. L., Manchester 595	Ritson, T. W. W., West Stanley. 1181
Gilbert, C., Doneaster 1286, 1325	Schofield, W. J., Goole 959
Greenwood, A., Rochdale	Shorrock, T., Darwen 1037
548, 560, 578, 788	Somers, A., Manchester1173, 1181
Guest, E., Runeorn 823	Stokoe, Miss E., Consett 1121
Henderson, W., Halifax 1583	Strong, Mrs., Ashington 1256
Herring, W. O. H., Gillingham 725	Tattersall, T., Colne1268, 1286
Hill, W., Shildon 1159	Tyldesley, J, Roe Green
Hope, G., Blaydon-on-Tyne 966	1316, 1344, 1372
Horsfall, J., Armley 1288	Wallis, P. W., Pleasley 669
Howarth, J. H., Halifax 617	Whitehead, J., Edmonton 924
Humphreys, J., Burnley851, 865	Whittaker. G., Edgworth 1617
Kelley, G. D., Manchester 1613	Whittaker, Miss H. A., Consett 1121
Ludlow, J. M	Whittaker, Miss L. E., Consett 1121
1327, 1353, 1356, 1414	Wild, E., Pendlebury 896
Mallace, A., Edinburgh 839	Williams, S., Newtown 1096
Marsden, Miss J., Eagley 1445	Wilson, G., Lintz Green 1301
Mason, I., Accrington 943	Wilson, J. R., Preston1115, 1159
Morrall, Mrs., Stapleford 1291	Wood, J., Leeds
Murfit, C., Brooksbottoms 1538	11000, 01, 20000 11111111111111111111111
1141110, 0., 21004550000115 1900	
. 19	12.
Page.	Page
Allott, H., Heekmondwike 189	Greenwood, G., Halifax 310
Bickley, Miss L., Birmingham 291	Greenwood, J. R., Burnley257, 274
Poardman, F., Bolton 105	Hayes, T., Crumpsall
Broadhurst, H., Cromer 9	312, 326, 327, 328, 341
Brookes, P., Oldham33, 37, 74	Lee, A., Seaton Delaval65, 94
Brown, A. J., Addlestone	Morton, J., Swinton 211
Ciappessoni, F., Carlisle 225, 257, 274	Nesbit, R., Edinburgh 105
0 11 11 11 11	Tunstall, J., Bolton 105
T) 7 7771 A 7	Turner, H., New Mills 331
Gray, J. C. (Gen. Secretary Co-op.	Yeadon, A. F., Frampton Cotterell 254
	Loudon, A. P., Planiphon Concern 204
Union241, 244, 245, 246,	
247, 252, 254, 292, 296, 297, 312 358	

The following have appeared in the Scottish Co-operator :-

### 1911.

	Page.		Page.
Lonie, James (S.C.W.S.)	318	Hardie, Miss Nellie, Kilsyth	930
M'Whirter, John, Barrhead	343	M. Phail, Mrs., Glasgow	963
Arthur, John, Paisley	349	Ludlow, J. M., London	991
Mallace, Alex., St. Cuthbert's	560	Carmichael, Walter, St. Rollox	1012
Davidsen, R., Avenbank	589	Bain, Andrew, Bonnybridge	1015
Kerr, Joseph, Kilbirnie	665	Greig, Mrs., John F., Avonbank	1043
Adamson, John, Coalsnaughten	685	King, Robert, (S.C.W.S.)	1094
Dawson, A., Hawick	774	Thomson, Robert, Alloa	1133
Reyburn, John, Bridge of Weir	800	Nicolson, Mrs. James, Leith Provi-	
Grant, John, Paisley Prevident	848	dent	1133
Wright Robertson, Cupar (Fife)	867	Skinner, James, Penicuik	1182
Wyness, James F., Aberdeen	871	,	٠.
	19	12.	
	Page.		Page.
Harvie, John, Hamilton	11	Pringle, Wm., Galashiels	152
Young, Robert, Dysart	20	Gray, J. C., Co-operative Union	203
Dunlop, John, Peebles	57	Gow, Robert (S.C.W.S.)	207
Machray, Wm. Forsyth, Hadding-		Bisset, James, Aberdeen	221
ton	57	Bulloch, Archd., Busby	225
Kent, John, Paisley Provident	<b>5</b> 9	Potter, Samuel, Hillwood	. 280
Nesbit, Robert (Director S.C.W.S.)	87	Hook, Mrs., N., Cowlairs	306
Plenderleith, Mrs., Kinning Park.	107	White, Robert, Leven Reform	319
Law, James, St. Cuthbert's	131	M'Laren, Lachlan, Kilbarchan	333



# APPENDIX.

——緻—

I	.—Societies not making Returns	132
II	.—Farming by Co-operative Societies	135
III	.—New Societies Registered in 1911	138
IV	.—Societies Dissolved or Amalgamated in 1911	149
V.	.—Committee on Education	154
VI.	Foreign Congresses	167
VII.	.—The Trades Union Congress	177
III.	.—The Women's Guilds	179
IX.	—The International Co-operative Alliance	196

# Appendix to the Report of Central Board.

I.—LIST OF SOCIETIES WHICH HAVE FAILED TO SUPPLY PARTICULARS FOR THE STATISTICS OF 1911.

ARRANGED IN THEIR RESPECTIVE SECTIONS.

(See Report 1, page 47.)

#### IRELAND (7).

Ballinaglera. Cahermoyle. Glenanne. Keady.

Shamroek. Suffolk. Templecrone.

### MIDLAND SECTION (25).

Anstey. Brington. Brixworth. Church Lench

Edwinstowe. Empingham and Normanton.

Harbury. Keyworth.

·Langwith. Leicester Anchor Boot and Shoe.

Malvern. Markfield.

Midland Sheet Metal Workers.

Oundle.

Pailton.

Paradise (Foleshill).

Pleasley Works.

Spalding.

Stratford-on-Avon.

Sutton Bonnington.

Tipton.

West Haddon.

Westwood.

Wollaston.

Worcester Hamper and Basket Makers.

# NORTHERN SECTION (1).

Windermere.

### NORTH-WESTERN SECTION (19).

Altofts.

Barrow-in-Furness Printing and Publishing.

Castleford and Allerton.

Cawl Terrace.

Chisworth.

\*Ewloe Place.

Foxdale.

Healey. \*Heptonstall.

Hoddlesden.

Hull General Builders.

Lower Darwen Conservative.

Low Moor-Nelson Street.

Nelson Self-Help Manufacturing. Port Nant.

Settle.

Settrington.

Trade Union Sheep Shearing Manufacturing.

\*Woodley.

### SCOTTISH SECTION (23).

Carronhall and Kinnaird. Carronshore Baking.

Chryston.

\*Cupar.

Dunning.

Earlston.

Edenvale Falkland.

Forfar Free Trade Saving.

Northern.

West Port.

West Town.

Forth Provident.

Freuchie Equitable.

Gallatown.

Guardbridge. \*Jedburgh.

Law.

Millport.

Montrose Baking and Grocery.

Plains.

Rutherglen Victualling and Baking. Scottish Guild of Handierafts.

# SOUTHERN SECTION (23).

Amesbury.

Biggleswade. Brandon.

Burwell.

Canteen and Mess.

Childe Okeford.

Co-operative Institute (London)

Euston (London).

Farnham and Alton District Farmers.

Forton Coal (Gosport). General Builders (London).

\*Greenstreet.

Greenwich Bread and Flour.

\*Hastings, St. Leonards.

Leighton Buzzard.

Middleton Stoney. Norwood Gardeners.

\*Radlett.

Railway Clearing House.

Sharnbrook.

Soham

South London General.

Woodbridge.

### SOUTH-WESTERN SECTION (10).

Bath. Ottery St. Mary.
Crewkerne. \*Portishead.
East Harptree. \*Stoke-under-Ham.
Falmouth. Street.
Lee Moor. Tiverton

### WESTERN SECTION (10).

Abercrave.

Duffryn.

Garndiffaith and Varteg.

Glyncorrwg Builders.

Margam.

Penrhiwceiber.

Phœnix-Nantyglo.

Tidenham.

Tortworth.

Treorky.

#### SUMMARY.

Ireland	7
Midland Section	25
Northern Section.:	1
North-Western Section	19
Scottish Section	23
Southern Section	23
South-Western Section	10
Western Section	10
·	
Total, 1911	118
,, 1910	106
Increase	12

Societies marked \* have since sent in their statistical returns, but the particulars were received too late for inclusion in the statistics.

# II. FARMING.

(See Report 5, page 51.)

N.B.—Societies holding less than ten acres are not included.

(a) By Societies.

Acreage.										
Society.	County.	Owned by Society	Rented	Capital.	Interest	Rent.	Profit.	Loss.		
MIDLAND SECTION Daventry	 Northamptn		13	£ 100	£ 5	£ 48	£ 8	£		
Derby	Derby Northamptn	52 920	• •	5189 23000	207 805	• •		123		
Earls Barton Enderby Gainsborough	Northamptn Leicester Lincoln	36	232 51	2479 1280 400	99 48 20	345 78	242 ‡	:		
Harpole Hucknall Torkard	Northamptn	15	38 550	729 6415	30 216	144 619	214	150		
Ilkeston Kettering Industl.	Derby Northamptn		20 80	600	40	72 150	40	76		
Kirkby-in-Ashfild. Langley Mill and Aldercar	Nottingham Nottingham		100	1608	50 48	99 131	130	132		
Leicester	Leicester Lincoln	437	205 150	2000 24526	100 915	256 205	63	506		
Long Buckby Long Eaton	Northamptn Derby	5 21	19 363	500 2000	17 100	59 715		110		
Market Harboro' Nottingham Peterborough	Leicester Nottingham Northamptn	271 46	94 95	17324	574	225 120		118 270		
Raunds	Northamptn Derby		50	990 1329	40	200	15	95		
Shepshed Tamworth	Leicester Stafford .	82	12 190	7258	296	36 208	••	73		
NORTHERN SECTION Ashington Equit.	_ Northumbld		63	169	20	74	197			
Bedlington Birtley	Northumbld Durham	9	97 415	4262 4397	185	143 674	184	#		
Bishop Auckland Chester-le-Street Cleator Moor	Durham Durham Cumberland		50 212 30	606 1157 500	51	110 330 103	195 20 85	••		
Consett Cornforth and	Durham	200		1853	66	132	80	•••		
Darlington	Durham	34	66	1769 700	88	151	59			
Derwent Flr. Mill. Hartlepools Haswell	Durham Durham	210	144 16 56	1344 16143 250	400 12	220 70 77	206 48	93		
Middlt'n-in-T'dale.		2	9			36	**			

‡ No accounts kept.

Saniat	Country		eage.	Capital.	Les Lot	Rent.	Result of Year.		
Society.	County.	Owned by Society	Rented.	_	Interest.	rent.	Profit.	Loss	
NORTHERN SECTION	-continued			£	£	£	£	3	
New Brancepeth			16			21	6		
Newcastle-on-Tyn.		122	20	10244		75		6	
Ryhope&Silksw'th			40	350	17	111			
Seaton Delaval			247	2877	143	356	315		
Sherburn Hill	F 1	• • •	113	500		145	70		
Sunderland		420		19204	773	140		68	
Tow Law	was de	10		376	110				
West Pelton	Durham	33	• •	2502	87		50	• •	
ORTH-WESTERN S			79			80	+	+	
Barnsley British	York	• •	98	2903	100	172	‡	$\frac{1}{9}$	
Batley	York	• •	98 22		7	48	• •		
Birkenshaw	York			171	30			1	
Blackley	Lancaster	7	16	764		56	• •	28	
Blackburn Indus	Lancaster .	***	18	4000	100	45			
Bolton		44		4000	133		1:	• :	
Bradford (City of) Brightside and		18	30	1800	72	57	*	*	
Carbrook	York	164	• •	7863	201	• •			
Burnley	Lancaster	105	-:-	9400	391	• •	17	• • •	
Bury		• •	50	• •		• •	‡	‡	
Colne	Lancaster	•••	10	• •	• •	30	100	‡	
Dalton-in-Furness		9	9		::-	31	196		
Failsworth	Lancaster	25		4453	147	• •	• •	61	
Farnworth and	-			4 4 4 4	0.0				
Kearsley		15	• •	1500	60	• •	• • •		
Grimshaw Park			14				37	• •	
Hepworth			12	20	1	17	-	1	
Huddersfield			20			23	‡	‡ 5	
Hyde	Chester		15			40			
Leeds	York	81		6934	260			39	
Millom	Cumberland	34	137	1785	60	197	132		
Mirfield Industrial	York		12			41	1	٠.	
Nelson		41	62	4360	153	150		14	
Pendleton	Lancaster		44	157	8	81	80		
Silsden	York	35	18	3533	100	60	91		
Skipton	York		27			68	1	‡	
Stocksbridge	York		37			73		3	
Winnington	Chester		11			25	42		
York	York		63	1.00	5	142	‡	#	
C.W.S., M'chester.	Lancaster	327		27212	667			•	
COTTISH SECTION									
Baunockburn		30		1400	48				
Dunfermline			504	1400	-	1110	9001		
Francht	Fife	010	504	5995	201	1118	2901		
Walkerburn	Haddington Peebles	212	160 45	17520	408	242	138		
			45	750		100			

<sup>\*</sup> Took possession March, 1912. † Before paying interest on share capital. ‡ No accounts kept.

Society.	County.	Owned by Society	Rented.	Capital.	Interest.	Rent.	Profit.	Loss.
Southern Section Banbury Berkhamsted Chipping Norton Harwich, Dover- court, & Parke- stone Haverhill Ipswich Leighton Buzzard Sawston Sheerness Econ Trowbridge  South-Western S Plymouth  Western Section Cwmbach Total	Oxford Herts Oxford Essex Suffolk Suffolk Bedford Kent Wilts ECTION— Devon	109 17 160 297 347  274  261	 40 148 35  40 134 25 80 190	£ 7838 4376 6350 1840 16445 5164 25066 620 338249	£ 276 146 223 502 206 169 24 9849	\$\therefore\tag{2}\$\tag{445}\$\tag{445}\$\tag{445}\$\tag{50}\$\tag{136}\$\tag{90}\$\tag{545}\$\tag{165}\$\tag{165}\$\tag{10902}\$	£	£ 193 55 6 233

<sup>‡</sup> No accounts kept.

# (b) Farming Societies.

Southern Section Assington		233	£ 1789	£ 40	£ 110	£	£ 37
WESTERN SECTION aColn St. Aldwyns		575	••		401	201	••
Total	 	808	1789	40	511	201	. 37

a Figures for 1910.

# III.—LIST OF INDUSTRIAL AND PROVIDENT SOCIETIES REGISTERED DURING THE YEAR 1911.

(See Report 10, page 55.)

### I.-ENGLAND AND WALES.

ABBREVIATIONS.—C means Co-operative; E, Equitable; I, Industrial; I., Land; and P, Provident "Limited" is understood after every name, and "Society" where A (Association) is not added.

County.	No.	Name of Society.	Registered Office.
Yorks	5177	Federal Supply	54, King's Bench-st., Hull.
Durham	5178	Meadowfield and District Social Club and Institute.	Meadowfield-place, Meadowfield, Bran- don Colliery, Co. Durham.
Wilts	5179	Market Lavington and Easterton Small Holders.	Pagnell Villa, Little- ton Pannel, Wilts
Durham	5180	Chilton and Windlestone Working Men's Club and Institute.	Club House, Darling- ton-road, Chilton Buildings, Ferry Hill.
Devon	5181	Tiverton Farmers and Shire	Chettiscombe, Tiver-
Lancs	5182	Gorton Labour L	Labour Hall, Gorton, Manchester.
Yorks	5183	Carlin How and District Work-	Brotton-road, Carlin
Cheshire	5184	ing Men's Club and Institute. Chester General Station Railway	How, Yorks. Chester General
Warwick	5185	Servants' Refreshment. Midland Woodworkers	Station, Chester. 15, St. Paul's Avenue, St. Paul's Road, Balsall Heath, Bir- mingham.
Cambridge	5186	Milton and DistrictSmallHolders'	Red House, Milton, Cambridge.
London	5187	Retail Dairymen's Mutual Supply	16,Acton-street,Grays Inn-road, W.C.
London	5188	Tariff Reform C. Trading A	12, Hills-place, Oxford-street, W.
Northumbrlnd.	5189	Scotland Gate and District Working Men's Social Club.	Front-st., Scotland Gate, Choppington, Northumberland.
Northumbrind.	5190	Glendale C	Society's Stores, Wooler, Northum- berland.
Surrey	5191	Shaftesbury Investment A	41, Selhurst-road, South Norwood.
Surrey	5192	Staffhurst Wood Agricultural C	House of Mr. D. Pratt, Staffhurst Wood, Eden Bridge.

County.	No.	Name of Society.	Registered Office.
		England and Wales—con.	
Warwick	5193	Foleshill and District C. Allot- ments.	43, Webster-st., Foles- hill, Coventry.
Yorks	5194	Scarborough Allotment Traders	92, Gordon-st., Scar- borough.
London	5195	Liberal Opinion	40, Devonshire Chambers, Bishopsgate, E.C.
Herts	5196	St. Peter Rural Conservative and Unionist Club.	Hatfield-road, St. Albans.
Suffolk	5197	Framlingham District Conserva- tive Working Men's Club	Framlingham, Suffolk
Lancs London	5198 5199	C. E. Holiday Homes	5, Cook-st., Liverpool. ClubUnion Buildings, Clerkenwell-rd., E.C.
Kent	5200	High Halstow (Kent) C. Trading	Mount Stuart, High Halstow, Rochester
Wilts.	5201	Great Somerford and District Small Holdings and Allotments.	Mr. Charles Teagle, jr., Seagry, Chippenham
Hants	5202	Basingstoke and District Small Holdings and Allotments.	Half Moon House, Chappel-street, Basingstoke.
Essex	5203	Tilbury Constitutional Club	Broadway, Tilbury, Essex.
Hants	5204	Andover Constitutional Working Men's Club.	Elliott House, And- over.
Wilts	5205	Trowbridge Allotments and Small Holdings.	44, Granville Terrace, Tower Studley, Trowbridge.
Northumbrlnd.	<b>52</b> 06	Choppington and District Central Social Club.	Front-street, Scot- land Gate, Chop- pington, North- umberland.
Cornwall	5207	Cornwall County Farm and Dairy C.	Pulsack, Hayle, Corn- wall.
Lancs	5208	Grappenhall Tenants	23, Lower Wash-lane, Latchford, War- rington.
Cheshire	5209	Crewe Independent Labour Party Club and Institute.	44 & 46, Beech-street, Crewe.
Pembroke	5210	Boncarth and District Poultry and Produce.	Mercantile Yard, Bon- carth, Pembroke.
Warwick	5211	Atherstone Unionist Club	Club House, Market- street, Atherstone.
Wilts	5212	Hilmarton and District Agri- cultural C.	Lodge Cottage, Hil- marton, Calne.
Wilts	5213	Bradley Horningsham and District Poultry.	18, Victoria-road, Warminster.
Warwick	5214	Allesley-road and District Allot- ments (Coventry).	Maythorne, Berkeley- road, Earlsdon, Coventry.
Warwick	5215	Leamington North-East District Allotments A.	4, Lansdowne-street, Leamington, Spa.
Staffs	5216	Twentieth Century P. C	23, Talbot-road, Stafford.

	Allerin arranging contained to a dead		
County.	No.	Name of Society.	Registered Office.
		England and Wales-con.	
Lanes	5217	Second Didsbury Garden Suburb	118, Atwood-road, Didsbury, Man- chester
London	5218	Oxford International Trading Benefit.	3, Broad-street, Golden-square, Regent-street, W.
Yorks	5219	Wykeham District Egg Collect-	The Depôt, Wykcham, Yorkshire.
Cambridge	5220	Gamlingay Small Holders	Fowler Bros., Church- street, Gamlingay, Sandy.
Devon	5221	Three Towns Tenants	45 Ganna Park-road, Plymouth.
Cambridge	5222	Gamlingay and District Egg and Poultry.	Church-street, Gam- lingay, Sandy.
Leicester	52?3	Burbage and District Constitutional Club.	Canning House, Church-street, Bur- bage, Hinckley.
Durham	5224	Quarrington Hill and District Social Club and Institute.	Club House, Quarrington Hill, Coxhoe, Co. Durham.
Essex	5225	Dunmow and District Farmers	Bacons, Great Can- field, Dunmow.
London	5226	National Food Inquiry Bureau	34, Norlolk-street, Strand, W.C.
Yorks	5227	Oakenshaw Conservative and Unionist Club.	Bradford-road,Oaken- shaw, Bradford
London	5228	Independent Labour Party, Ber- mondsey Branch, Labour and Socialist Club and Institute	Labour and Socialist Club and Institute, 60a, Fort-road, Ber- mondsey, S.E.
London	5229	British Poultry Federation	38, Queen Anne's Chambers, Dean Farrar street, West-
Wilts	5230	Land and Home League Co- operators.	minster, S.W. The Gardens, Christian Malford,
Glamorgan	5231	Birchgrove C. Small Holdings	Chippenham.  "Maisemore," Al- freda-road, Whit-
Leicester	5232	Ideal Boot C	church, Cardiff. Lichfield Buildings, Chatham-s t r e e t,
Hants	5233	Cheriton and District Rural C	Leicester. Lane End, Longwood, Winchester.
Hants	5234	Beaulieu and District Agricultural C.	Manor Office, Beau- lieu, Brockenhurst, Hants.
Rutland	5235	Uppingham C. Small Holders	House of Mr. R. L. Tawn, North-street, Uppingham.

County.	No.	Name of Society.	Registered Office.
	-	England and Wales-con.	
Durham	5236	Blackball Mill and District Work- men's Social Club and Institute.	Club House, Black- hall Mill, Ebchester,
London	5237	General Garden Development	Co. Durham. 31, Craven st., Strand, W.C.
Anglesey	5238	Anglesey Egg Collecting Depôt	Llanfair Farm, Llanfair P.G., Anglesey.
Chester	5239	Nantwich Wholesale Produce Market.	7, Mill-st., Nantwich.
London	5240	Brick and Tile Workers	6,Bloomsbury-square W.C.
Lincoln	5241	Spalding Constitutional Club	Manor House, Spald- ing
Devon	5242	Salcombe Constitutional Club	Pitchford House, Fore-st., Salcombe, Devon.
Somerset	5243	Taunton Allotments	19, Stephen-st., Taun- ton, Somerset.
London	5244	Woolwich Borough C. A	79, Tewson-road, Plumstead.
Anglesey	5245	Anglesey Bulb Growers	Plas Llanfair Farm, Llanfair P.G,
Cambridge .	5246	Histon and Impington Small Holders' A.	Anglesey. House of Mr. A. P. Peck, The Green, Histon, Cambridge.
Yorks	5247	Wetherby and District Farmers' Trading A.	House of Mr J Thompson, East Rigton, Leeds.
Cheshire	5248	High Lane and District Con- servative Club.	Buxton - road, High Lane, Stockport.
Warwick	5249	Windmill Lane (Foleshill) Allot- ments A.	Pensarn, Windmill- lane. Foleshill, Coventry.
Durham	5250	New Elvet Workmen's Club and Institute.	Club House, New Elvet, Durham.
Middlesex	5251	St. Anns' Constitutional Club .	606, Seven Sisters-rd, S'th Tottenham, N.
London	5252	County of London P	55 and 56, Chancery- lane, W.C.
Norfolk	5253	Potter Heigham Fruit Growers' C. A.	Victoria Cottage, Potter Heigham, Gt. Yarmouth.
Northumbrlind.	5254	Ashington and Ellington Social Club and Institute.	34, Middle Market, Ashington, North- umberland.
London	5255	Whitechapel Conservative and Unionist Club.	19, Leman - street, Whitechapel, E.
Glamorgan	5256	Llanilterne Agricultural C	Dan-y-Graig, Capel Llanilterne,Cardiff.
Warwick	5257	Coventry and District C. Small Holdings.	House of Mr. Kyt, Coundon, Coventry.
Bucks	5258	Ickford Small Holders	The Cottage, Ickford, Thame.

County.	No.	Name of Society.	Registered Office.
		England and Wales-con.	
Durham	<b>525</b> 9	Washington Station Celtic Club and Institute.	38, Station-rd., Washington Stn, Durham.
Notts	5260	Stapleford and Bramcote Con- stitutional Club and Institute.	Nottingham - road, Stapleford, Notts.
Lanes	5261	United Workmen's C. Stores	140, Brownlow Hill, Liverpool.
Warwick	5262	Birmingham Musical Club and Institute.	55, Station-st., Bir- mingham.
Yorks	5263	Teesdale Egg and Dairy	The Depôt, Larting- ton, Darlington.
Northumbrind.	5264	Haltwhistle C. Creamery	Mill House, Bardon Mill, Northumber- land.
Herts	5265	Berkhamstead Tenants	Lower King's-road, Berkhamstead.
Essex	5266	Coggeshall Constitutional Club .	Stanfield House, Cog- geshall, Essex.
Kent	5267	Well Hill Agricultural Trading	Gladstone Villa, Well Hill, Chelsfield, Orp- ington, Kent.
Pembroke .	<b>526</b> 8	Haverfordwest Agricultural C	Bowlings, Rudbaxton, Haverfordwest.
Oxon	5269	Cowley Poor Allotments A	5, Pile-road, Cowley, Oxford.
Bedford	5270	Roxton C Small Holdings	House of Mr. A. A. Ekins, Roxton, St. Neots, Hunts.
Northumbrind.	5271	Jesmond Constitutional Club	2, Goldspark - lane. Newcastle-on-Tyne.
London	5272	British Garden Estates A	133, Cannon - street, E.C.
Suffolk	5273	Felixstowe Conservative Club	26, Constable - road, Felixstowe, Suffolk.
Northampton .	5274	Wellington and District C. L	15, Herriots - lane, Wellingborough.
Warwick	5275	Milverton New Allotments A	31,Rugby-road,Leam- ington Spa.
Berks	<b>527</b> 6	Newbury and District C. Poultry	Metropolitan Bank, Newbury.
Yorks	5277	Adwick-le-street and District C. Small Holdings and Allotments	17, Quarry-lane, Wood-
Northumbrlnd.	5278	Throckley and District Club and Institute.	lands, Doncaster. 5 and 6, Stephenson-terrace, Throckley, Northumberland.
Northumbrind.	5279	Hirst Diamond Social Club	9, Market-place, Hirst, Northumberland.
Lancs	<b>52</b> 80	Bolton and District Tenants	6, Bowker's-row, Bol-
London	5281	Daily Herald Printing and Publishing.	ton. 7 to 9, St. Bride-street, Fleet-street, London, E.C.
Lincoln	5282	Lincoln C. Small Holders	52, Cromwell-street, Lincoln.

County.	No.	Name of Society.	Registered Office.
		England and Wales-con.	
Notts	5283	Mansfield Constitutional Club	69, West Gate, Mansfield.
Cumberland	5284	West Cumberland Agricultural C.	143, Queen street, Whitehaven.
Durham	<b>52</b> 85	Tindale Crescent Working Men's Club and Institute.	Club House, Tindale Crescent, Bishop Auckland.
London	5286	Hammersmith Gladstone Club	117, Goldhawk-road, Shepherd's Bush, W.
Surrey	5287	Haslemere Tenants	The Rectory, Hasle- mere, Surrey
Brecon	<b>52</b> 88	Crickhowell and District Farmers' C.	Penstar, Bridge-st., Crickhowell, Bre- con.
London	<b>52</b> 89	Long Sutton and District Co- partnership Housing.	4, Tavistock-square, W.C.
Yorks	5290	East Hull Independent Labour	209, Holderness-rd., Hull.
Warwick	5291	Hillfields and District Gardens	14, Coombe-street, Coventry.
Northumbrind.	5292	Wellington (Newcastle-on-Tyne) Social Club and Institute (Converted from Company).	86. Wellington-street, Newcastle-upon- Tyne.
Northumbrlnd.	5293	Dudley and Weetslade Working Men's Social Club.	Club House, Dudley, Northumberland.
Worcester	5294	West Worcestershire Allotments and Small Holdings C.	Doggerbank House, Malvern.
Northampton	5295	Bozeat Small Holdings and Allot- ments	House of the Secry., Mr. G. Lubbock, London-rd., Bozeat, Wellingborough.
Dorset	5296	Winterbourne, Zelstone and District Agricultural C.	Hill Top Farm, Winterbourne, Zelstone Blandford.
Northumbrind.	5297	Ashington and Hirst Central Social Club.	2, Grand-st., Hirst, Northumberland.
Norfolk	5298	Norwich City Hall L.	19, St Peters-street, Norwich.
Durham	5299	Felliog Gate Social Club and Institute.	Clayton House, Felling Gate, Felling, Co. Durham,
Essex	5300	Chadwell Heath and District Small Holdings	Thatched Cottage, Little Heath, Chadwell Heath, Essex.
Northampton. Lancs	5301 5302	Irchester Boot Manufacturers . Miles Platting I L.P	High-st., Irchester. Enoch-st., Wilson-st., Manchester.
Kent	5303	Swanscombe Small Holdings and Allotments	132, Milton-road, Swanscombe, Greenhithe, Kent.
Northampton	5304	Stones	39, Towler-st., Peter- borough.

County.	No.	Name of Society.	Registered Office.
		ENGLAND AND WALES con.	
Herts	5305	Howard Cottage	Glaed Hame, Letch- worth, Herts.
Durham	5306	Easington-lane Working Men's Club and Institute.	The Club, 101, Front- st., Easington-lane, Easington Castle, Eden, Co. Durham.
Hants	5307	Moordown, Winton and District Small Holdings and Allotments	Linton Apiaries, Green-rd., Bourne- mouth.
Durham	5308	Collingwood Working Men's Social and Recreation Club and Institute.	Collingwood Build- ings, Collingwood- street, Felling, Co. Durham.
Warwick	5309	Priors Marston Small Holdings and Allotments.	The Forge, Priors Marston, Byfield, Northampton.
London	5310	London Federation Institute	43, Whitcombe- street, W.C.
Carmarthen	5311	Mynydd Mawr Industrial C	Co-operative Buildings, Tumble, Llannon, Carmar-
London	5312	London and Colonial Bank	thenshire. 55 and 56, Chancery-
Derby	5313	Tideswell and District C	lane, W.C. High-street, Tides- well, Buxton.
London	5314	Communist Working Men's Club and Institute.	107 and 109, Charlotte-street, Fitz- roy-square, W.
Yorks	5315	Rawdon Conservative Club	The Club, Rawdon, Leeds.
Warwick	5316	Rugby and South-East Warwick- shire Allotments and Small Holdings.	25, Paradise-street, Rugby.
Middlesex	5317	Hanwell Conservative and Unionist Club.	171, Uxbridge-road, Hanwell, W.
Derby	5318	Little Eaton C. CottageGardeners' A.	The Bungalow, Station-road, Little Eaton, Derby.
Dorset	5319	Whitchurch Canonicorum Collecting Depôt.	Church House, Whit- church, Canoni- corum, Charmouth, Dorset.
Wilt'	5320	Gomeldon, Porton and District C. Agricultural Trading.	Rosint Cottage, Winterbourne, Gunner, Salisbury.
Gloucester	5321	Dumleton and District C	Village Hall, Dumble- ton, Evesham.
Yorks	5322	Huddersfield Tenants	Station-street Build- ings, Huddersfield.
London	5323	Camberwell Unionist Club	161,Camberwell-road, S.E.

		NEW SOCIETIES REGISTERED.	145
County.	No.	Name of Society.	Registered Office.
		ENGLAND AND WALES-con.	
Northampton .	5324	Burton Latimer Allotments A	House of Mr. J. Campen, Church-
			street, Burton Lati-
Hants	5325	Sholding and District Small Holders' Club.	mer, Kettering. 2, Holley Villas, Butts- road, Sholding,
London	5326	Excelsior C.	Southampton.  99a, Rectory - road, Stoke Newington, N.
Northampton .	5327	Peterborough Smallholders' Club	Bedford Café, Queen- street, Peterboro'.
Notts	5328	Nottingham Co-operative Allot- ments and Small Holders.	42,Cycle-road,Lenton, Nottingham.
London	5329	Ruislip Manor Cottage	33, Henrietta - street, CoventGarden, W.C.
Essex	5330	Ilford Men's Meeting Institute	2, Richmond - road, Ilford.
Middlesex	5331	Edmonton Smallholders' Club .	12, Argylle-road, Upper Edmonton, N.
London	5332	Tooting Conservative and Unionist Club.	12, Ashvale-road, Tooting, S.W.
Hants	5333	East Cowes Liberal Club	East Cowes Liberal Club Ltd, Osborne- road, East Cowes,
Denbigh	5334	Colwyn and District Agricultural C.	Isle of Wight. "Carlton," Penwyls- lane, Old Colwyn, Colwyn Bay.
Herts	5335	Letchworth Housing	Station-place, Letch- worth, Herts.
Warwick	5336	Coventry Gardeners and Small Holders' Federation.	10, Cash's-lane, Coven- try.
London	5337	London Co-operative Union of Builders, Contractors, and Allied Trades.	45 and 46, Lower Marsh, Lambeth, S.E.
Hants	5338	Winchester Working Men's Housing.	Oddfellows' Hall, St. George's-street, Winchester.
Durham	5339	Broomside and District Work- men's Club and Institute.	7, Broomside-lane, Broomside, Dur- ham.
Wilts	5340	Corsham Agriculturalists	House of Mr. W. T Dent, Lane's End, Corsham, Wilts.
Kent	5341	Eltham and District Small-	182, Greenvale-road, Eltham.
Devon	5342	Ivybridge Constitutional Club	Erme House, Ivy- bridge, Devon.
Wilts	5343	Whiteparish and District Agricultural Trading.	House of Mr. G. Collins, The Street, Whiteparish, Salisbury.

# NEW SOCIETIES REGISTERED.

-	County.	No.	Name of Society.	Registered Office.
			ENGLAND AND WALES-con.	
	Durham	5344	Swalwell and District Social Club	Brewery Bank, Swalwell, Co. Durham.
	Sussex	5345	Hurstpierpont and Hassocks Conservative Club.	Pelham House, Hurst- pierpont, Hassocks, Sussex.
l	Kent	5346	Beaconsfield Conscrvative Working Men's Institute.	11, Union Crescent, Margate.
	Derby	5347	Clown and District Liberal Club .	Club House, North- road, Clown, Chesterfield.
	Northumbrind.	5348	Allendale Farmers	Parkside, Allendale, Northumberland.
	Northumbrind.	5349	Wallsend Coronation Social Club and Institute	78, Park-road, Walls- end, Northumber- land.
	Northumbrind.	5350	Newcastle Athletic Club	79, Percy-street, New- castle-on-Tyne.
	Lancs	5351	Denton Farmers	"Glenville," Wind- mill-lane, Denton, Manchester.
	London	5352	British and Colonial Investment Trust.	56, Chancery - lane, W.C.
	London	5353	Model Housing and Estates A	39, New Broad-street, E.C.
	Leicester	5354	Humberstone and District Supply A.	Laburnum-road, Humberstone, Leicestershire.
	Yorks	5355	Swaledale Farmers' A	Low House, Low-row, Richmond, Yorks.
	London	5356	Southwark Housing	166, Scovell-road, Southwark Bridge- road, S.E.
	Yorks	5357	Sheffield Trades Hall	Isaacs Buildings, Upper Charles- street, Sheffield.
	Northampton .	5358	Rushden and District (1911) Trade Union Club and Institute.	Club House, Higham- road, Rushton, Northampton.
	Surrey	5359	Stoughton Smallholders' Club .	2, Downs View, Stoughton, Guild- ford.
	Leicester	5360	Sileby Greeden Allotments	3, Swann - street, Sileby, Loughboro'.
	Cambs	5361	Chesterton Allotment	15, Catherine-street, Chesterton, Cam- bridge.
	Yorks	5362	Keighley and District Small Holders.	6, Balfour - street, Keighley.
				-

County.	No.	Name of Society.	Registered Office.
		II.—IRELAND.	
Antrim	1032	Rathkenny Agency	Carneoagh.
Armagh	1047	Ulster Fruit Growers' A	Portadown.
Cavan	1039	Moydristan C. Limeburning	Moydristan.
Cavan	1043	Ballyhaise C. Poultry Keepers .	Ballyhaise.
Cavan	1070 1076	Larah C. Creamery Bridgetown C. Agricultural	Larah. Bridgetown, O'Brien's
Olaic	10.0	Diagotomi C. ligitoutuitai	Bridge.
Cork	1080	Charleville C. Creamery	Charleville.
Donegal	1073	Ardara C. Agricultural	Monargan, Ardara.
Down	1062	Drumaness C Irish C. Wholesale	Drumaness. 151, Thomas-street.
Dublin	$\frac{1081}{1033}$	Droumclough C. Creamery	Droumclough, Lis-
22022	2000		towel.
Kilkenny	1045	Ballybur C. Creamery	Ballybur, Cuffe's
William	1000	Callan C Davidonment & Marchit	Grange.
Kilkenny	1082 1038	Callan C. Development & Transit. Turrarea C. Creamery	Callan. Turrarea, Glin.
Limerick	1041	Cahermoyle C	Cahermoyle.
Limerick	1044	Greybridge C. Creamery	Greybridge.
Limerick	1050	Athlone C. Creamery	Athlacea.
Limerick	1055	Ballygran C. Creamery	Ballygran.
Limerick	1056	Colman's C. Creamery	Colman's Well, Charle-
Limerick	1067	Ballinvreena C. Creamery	ville. Ballinvreena, Kilfi- nane.
Limerick	1075	Commonaline C. Creamery	Commonaline, Doon.
Mayo	1042	Aughagower C. Agricultural	Aughagower.
Monaghan	1053	Drumacrutton C. Creamery	Drumacrutton.
Monaghan	1061	Smithborough C. Creamery	Smithborough.
Tipperary	1046	Gurtagarry C. Creamery	Gurtagarry, Tooma- vara.
Tipperary	1060	Clodia C. Creamery	Greenane, Borriso- leigh.
Tyrone	1036	Drumquin C. Creamery	Drumquin.
Tyrone	1040	Omagh C. Bacon Curing Factory	Omagh.
Tyronc	1049	Clogher Valley Agricultural	Clogher.
Westmeath .	1037	Kilmonaghan C. Agricultural	Tubber, Moate.
Wexford	1031	Ballindaggin C. Pig and Cattle Suppliers.	Ballindaggin.
Wexford	1034	Coolgarrow C. Pig and Cattle Suppliers.	Coolgarrow.
Wexford	1035	Murrintown C. Pig and Cattle	Murrintown.
Wexford	1048	Suppliers. Screen C. Pig and Cattle Suppliers	Screen.
Wexford	1051	Newbawn Pig and Cattle Suppliers	Newbawn.
Wexford	1052	Ballaghkeen C. Pig and Cattle	Ballaghkeen.
Wexford	1054	Suppliers. Clologue C. Pig and Cattle	Clologue.
Wexford	1057	Suppliers. Kilmuckridge C. Pig and Cattle Suppliers.	Kilmuckridge.
		E E L L L L L L L L L L L L L L L L L L	

### NEW SOCIETIES REGISTERED.

County.	No.	Name of Society.	Registered Office
		IRELAND—con.	
Wexford Wexford	1058 1059	Glynn C. Pig and Cattle Suppliers Barntown C. Pig and Cattle	Glynn. Barntown.
Wexford	1063	Suppliers.  Ballycullane C. Pig and Cattle Suppliers.	Ballycullane.
Wexford	1064	Cushins own C. Pig and Cattle Suppliers.	Cushinstown.
Wexford	1065	Monamolin C. Pig and Cattle Suppliers.	Monamolin.
Wexford Wexford	1066 1068	Raheen C. Pig and Cattle Suppliers Ramsgrange C. Pig and Cattle	Raheen. Ramsgrange.
Wexford	1069	Suppliers Campile C. Pig and Cattle	Campile.
Wexford	1071	Suppliers. Clongeen C. Pig and Cattle Suppliers.	Clongeen.
Wexford	1072	Gusserane C. Pig and Cattle	Gusserane.
Wexford	1074	Suppliers. Kiltealy C. Pig and Cattle Suppliers.	Kiltealy.
Wexford	1077	Kilmore C. Pig and Cattle Suppliers.	Kilmore.
Wexford	1078	Ballykelly C. Pig and Cattle Suppliers.	Ballykelly.
Wexford	1079	Duncormack C. Pig and Cattle Suppliers.	Duncormack.

# IV.—LIST OF INDUSTRIAL AND PROVIDENT SOCIETIES DISSOLVED DURING THE YEAR 1911.

(See Report 11, page 56.)

### I.—ENGLAND AND WALES.

County.	No.	Name of Society.	Registered Office.
Lanes	66	Rochdale District C. Corn Mill	Wier-street Mill,
Yorks	-338	Mexborough Working Men's I	Rochdale, Lancs. 169, Wath-road, Mex- borough, near Rotherham.
Lancs	391	Westleigh I. and P	Warburtin Hill, West- leigh, Lancashire.
Northampton	472	Bozeat I. and P	High-street, Bozeat, Northamptonshire.
Lanes	557	Blackrod Friendly C. I	3, Chorley-road, Blackrod, near Chorley.
London	616	Result C. I. and P	106 and 108, Corn- wall-road, Brixton, S.W.
Lancs	1089	Upper Swinton C. I	27, Station-road, Upper Swinton, Lancashire.
Yorks	1838	Skinningrove Amicable I	New Company-row, Skinningrove Co- operative Stores, Carlin How, R.S.O.
Derby	2014	Pinxton L	2, Victoria-terrace, Pinxton Wharf, Pinxton, Derby.
Leicester	2120	Leicester Elastic Web Manufacturing.	Slate-street Mills, Conduit-street, Leicester.
Essex	2321	Balls Pond Secular Hall	112a, Hoe-street, Walthamstow,
London	2352	Poplar and Bromley Perseverance Licensed Victuallers' C.	George the Fourth Tavern, Ida-street, Poplar.
Northampton	2431	Rushden and District Freehold L.	Rushden Hotel Coffee Tavern and Public Hall CompanyLtd., High-street, Rush- den, Northants.
Derby	2517	Whittington and District Working Men's. C.	London-street New Whittington, Ches- terfield, Derbyshire.
Northampton Bedford	2605 2631	Raunds Productive	Stores, Raunds. The Stores, Aspley Guise.

150 Societies Dissolved.					
County.	No.	Name of Society.	Registered Office.		
		England and Wales—con.			
Northampton	2639	Walgrave Productive	Walgrave, Northamp-		
London	2704	General Builders	ton. Progress Works,		
Monmouth	2720	New Tredegar I. C	Wharf-road, Lati- mer-road, Notting Hill, W. Stores, Commercial- street, New Trede-		
Staffs	2727	Stoke-on-Trent and District I. C	gar, Cardiff.  11, Lovatt-street,		
Sussex	3030	East Grinstead and District C.	Stoke-on-Trent. Railway Approach,		
Notts	3141	Nottingham Bakers	East Grinstead. 10, New Bridge-street,		
Lanes	3183	Sons of Temperance Mutual Guarantee.	Nottingham.  AbbeyCottage, Northroad, Clayton, Man-		
Kent	3201	Photographic C	chester. 5, Albion-place, Maid-		
Leicester	3217	Leicester C. Engineers	stone. Graham-st., Humber-		
Northampton	3 <b>23</b> 8	Kettering C. Builders	stone-rd., Leicester. Havelock-st:, Ketter-		
Leicester	3285	Homestead Freehold L	ing. 59, Charles - street,		
London	3303	General Engineers	Leicester. 28, Little Manor-st., High-st., Clapham,		
London	3322	Isle of Dogs Progressive Club	S.W. 17, Pier-st., Cuhitt		
Staffs	3338	Wolverhampton Central Inde-	Town, E. 33, John-st., Wolver-		
Worcester	3408	pendent Labour Club. Aston Fields and District (Bromsgrove) C	hampton Olive-place, Charford- rd., Aston Fields,		
No. of bonness to an	0410	77 11 1 0 T 11 D	Bromsgrove.		

Staffs
Sussex
Notts
Lancs
Guarantee.  Guarantee.  Photographic C
Kent 3201 Photographic C 5, Albion-place, Maidstone, Morthampton. 3238 Kettering C. Builders Graham-st., Humberstone-rd., Leicester. Havelock-st., Kettering C. Builders 59, Charles - street, Leicester 3285 Homestead Freehold L 59, Charles - street, Leicester. 28, Little Manor-st., High-st., Clapham, S.W. 17, Pier-st., Cuhitt Town, E. 3388 Wolverhampton Central Independent Labour Club. Aston Fields and District (Bromsgrove) C Northampton. 3412 Kettering C. Leather Dressers 6. Albion-place, Maidstone-stone 59, Charles - street, Leicester. 28, Little Manor-st., High-st., Clapham, S.W. 17, Pier-st., Cuhitt Town, E. 33, John-st., Wolverhampton Olive-place, Charford-rd., Aston Fields, Bromsgrove. Co-operative Hall, Tanners-lane, Ket-
Leicester 3217  Leicester C. Engineers Graham-st., Humber-stone-rd., Leicester.  Leicester 3285  Homestead Freehold L 59, Charles - street, Leicester.  London 3303  General Engineers 28, Little Manor-st., High-st., Clapham, S.W.  Staffs 3338  Wolverhampton Central Independent Labour Club. Aston Fields and District (Bromsgrove) C  Northampton 3412  Kettering C. Leather Dressers Co-operative Hall, Tanners-lane, Ket-
Leicester 3217 Leicester C. Engineers Graham-st., Humber-stone-rd., Leicester.  Leicester 3285 Kettering C. Builders Havelock-st., Kettering C. Builders 59, Charles - street, Leicester.  London 3308 General Engineers 28, Little Manor-st., High-st., Clapham, S.W.  London 3322 Isle of Dogs Progressive Club 3388 Wolverhampton Central Independent Labour Club.  Aston Fields and District (Bromsgrove) C  Northampton 3412 Kettering C. Leather Dressers Co-operative Hall, Tanners-lane, Ket-
Northampton. 3238 Kettering C. Builders Havelock-st:, Kettering C. Builders Havelock-st:, Kettering C. Builders Havelock-st:, Kettering C. Builders Havelock-st:, Kettering C. Builders 59, Charles - street, Leicester. 28, Little Manor-st., High-st., Clapham, S.W.  London 3322 Isle of Dogs Progressive Club 17, Pier-st., Cuhitt Town, E. 33, John-st., Wolverhampton Central Independent Labour Club. Aston Fields and District (Bromsgrove) C  Northampton. 3412 Kettering C. Leather Dressers Co-operative Hall, Tanners-lane, Ket-
Leicester 3285 Homestead Freehold L 59, Charles - street, Leicester. 28, Little Manor-st., High-st., Clapham, S.W.  Staffs 3338 Wolverhampton Central Inde- pendent Labour Club. Aston Fields and District (Broms- grove) C  Northampton. 3412 Kettering C. Leather Dressers 61, Charles - street, Leicester. 28, Little Manor-st., High-st., Clapham, S.W. 17, Pier-st., Cuhitt Town, E. 33, John-st., Wolver- hampton Olive-place, Charford- rd., Aston Fields, Bromsgrove. Co-operative Hall, Tanners-lane, Ket-
London 3303   General Engineers 259, Charles - street, Leicester. 28, Little Manor-st., High-st., Clapham, S.W.  London 3322   Isle of Dogs Progressive Club 5.W.  Staffs 3338   Wolverhampton Central Independent Labour Club. Aston Fields and District (Bromsgrove) C   Staffs 3408   Kettering C. Leather Dressers 659, Charles - street, Leicester. 28, Little Manor-st., High-st., Clapham, S.W.  17, Pier-st., Cuhitt Town, E. 33, John-st., Wolverhampton Olive-place, Charford-rd., Aston Fields, Bromsgrove. Co-operative Hall, Tanners-lane, Ket-
London 3303 General Engineers
London 3322 Isle of Dogs Progressive Club 17, Pier-st., Cuhitt Town, E.  Staffs 3338 Wolverhampton Central Independent Labour Club. Aston Fields and District (Bromsgrove) C  Northampton. 3412 Kettering C. Leather Dressers High-st., Clapham, S.W.  17, Pier-st., Cuhitt Town, E.  33, John-st., Wolverhampton Olive-place, Charfordrd., Aston Fields, Bromsgrove. Co-operative Hall, Tanners-lane, Ket-
London 3322 Isle of Dogs Progressive Club 17, Pier-st., Cuhitt Town, E. 3338 Wolverhampton Central Independent Labour Club.  Worcester 3408 Aston Fields and District (Bromsgrove) C  Northampton. 3412 Kettering C. Leather Dressers Co-operative Hall, Tanners-lane, Ket-
Staffs
Worcester 3408 pendent Labour Club. Aston Fields and District (Bromsgrove) C Northampton. 3412 Kettering C. Leather Dressers hampton Olive-place, Charfordrd., Aston Fields, Bromsgrove. Co-operative Hall, Tanners-lane, Ket-
Worcester 3408 Aston Fields and District (Bromsgrove) C Olive-place, Charford-rd., Aston Fields, Bromsgrove. Co-operative Hall, Tanners-lane, Ket-
Northampton 3412 Kettering C. Leather Dressers Bromsgrove. Co-operative Hall, Tanners-lane, Ket-
Northampton. 3412 Kettering C. Leather Dressers Co-operative Hall, Tanners-lane, Ket-
tering.
Leicester 3424 Leicester Builders Western-rd., Leicester
Wilts 3486   Devizes Farmers' Produce A   Farmers' Depôt,
Lancs 3530 Justice Land, Building, and 5, Grove-avenue,
Social Club. Higher Broughton,
Derby 3529 Long Eaton Engineering and High - street, Long
Cycle Manufacturing. Eaton
London 3590 National C. Horse Shoeing Prince Albert Inn, Wharfedale-road,
Glamorgan 3633 Barry Dock Mutual I. C. Kings Cross, N. Evelyn-street, Barry
Dock.
Herts 3638 Rye Park Liberal and Radical The Bungalow, Rye
Club. Park, Hoddesdon.

County.	No.	Name of Society.	Registered Office.
		England and Wales-con.	
Yorks	3696	Sowerby Bridge Carlton Builders	22, Carlton - street,
Rutland	3704	Empingham and Normanton C.	Sowerby Bridge. Empingham, Stam-
Durham	3849	Rowlands Gill Workmen's Club	ford. Club House, Burnopfield - road, Row-lands Gill, New-
Worcester	3865	Bewdley Agricultural Supply A	castle-on-Tyne. Cleobury-road, Bewd-
London	3959	Householders' Coal A	ley. 49, Victoria - strect, S.W.
Lancs	3960	Liverpool and District News- agents Wholesale Supply A.	Commerce Court, 11, Lord-street, Liver- pool.
London	3966	Agricultural Mutual Insurance .	275 and 276, High Holborn, W.C.
Worcester	4031	Midland Counties Agricultural Supply A.	7, Bridge-street, Stourport.
London	4074	Mosaic Workers' C	8, Upper Chadwell-st., Myddleton-sq., E.C.
London	4095	Jewish C. and I. Alliance	4, Cleve Buildings, Calvert-avenue, Shoreditch, E.
London Norfolk	4098 4101	National Mutual Investment A Norwich Printers	10, Queen-street, E.C. St. John's, Madder Market, Norwich.
Leicester	4128	Park Vale Freehold L	37, Mcre-road, Leices- ter.
Lancs	4147	Newlands Guest Houses	223, Brunswick - st., Manchester.
Glamorgan	4168	Rotherslade Hotel and Boarding House.	89, Lower Oxford-st., Swansea.
London London	4169 4216	British P. Fire and Accident A Licensed Victuallers' C. Guarantee Fund.	20. Bucklersbury, E.C. 57, Moorgate-street, E.C.
Sussex	4224	Worthing I. C.	28, Portland - road, Worthing.
London	4231	British Union Assurance	Union Court, Old Brook-street, E.C.
Sussex	4257	Heathfield and District Agri- cultural C.	Heathfield, Heath- field Tower, Sussex.
Lancs	4269	National Savings Investment	45, Gresham-street, Liverpool.
Cardiff	4320	South Rheidol Shire Horse	Cambrian Chambers, Aberystwyth.
Oxon Notts	4342 4349	Banbury and District Trading A. Mansfield Workmen's Club and Institute.	The Store, Banbury. Club House, corner of Pelham and Elm Tree-street, Mans-
London	4365	London and South Wales Collieries.	field. DashwoodHouse,New Broad-street, E.C.

County.	No.	Name of Society.	Registered Office.
		ENGLAND AND WALES—con.	
London	4396	Book-keeper's Record Publishing	88 and 90, Chancery Lane, W.C.
Salop	4427	Burwarton and District Agri- cultural Trading.	6,Whitburn-st ,Bridg- north, Salop.
Lanes	4439 4468	Colne and District Farmers' A. Avalon Fruit Grading	13, Market-pl., Colne. Portway, Street, Somerset.
Durham	4486	Chester-le-street and District Con- servative and Unionist Club.	56 and 58, Front-st., Chester-le street.
Notts	4488	East Bassetlaw Farmers' C	Mr. J. H. Fletchers,
Warwick	4501	Aston Unionist Labour Club	Rampton, Lincoln. Aston Cross, Aston Manor, Birming- ham.
Somerset	4505	South Petherton and District C.	St. James-st., South Petherton.
Bucks	4510	Wing Small Holdings C	The residence of C. C. Edmunds, Burcott, Wing.
Devon	4525	The Holsworthy and District C.	16, Stanhope-square, Holsworthy.
London	4580	Garden Suburbs Pioneer	Effingham House, Arundel-st., Strand, W.C.
Bucks	4582	Slough Conservative and Unionist Club.	48, High-st., Slough.
Northumbrlnd.	4598	Wallsend Small Holdings	17, Mask-st., Wall-send. S.O.
Northampton	4615	Far Cotton and District Small Holdings and Allotments.	
London	4621	Rational Foods	Birkbeck Chambers, High Holborn, W.C.
Salop Northampton	4629 4636	Oswestry District Farmers Midland Printers	Trepenal, Oswestry. 3b, Queen-st., Kettering.
Leicester	4661	Leicester Ideal Basket Makers	56, Bedford-street, Leicester.
Lanes	4663	Ribblesdale Wholesale Milk Supply A.	38, King-st., Clitheroe
Kent	4668	West Malling and District C. Holdings A.	Rose Coffee Tavern, West Malling, S.O.
Bedford	4669	Swineshead Small Holders	Five Bells, Swineshead, St. Neots.
Kent	4733	Sevenoaks C. Small Holdings	80, High-street, Sevenoaks.
Durham	4748	Sunderland East End Workmen's Social Club and Institute.	166, High-street East, Sunderland.
Glamorgan	4817	Coychurch Lower Small Holdings and Allotments A.	Shelf Farm, Coy- church, Bridgend.
Glainorgan Durham	4844 4906	South Wales C. Tailors	95, Tudor-rd., Cardiff. Society's Store, West- bourne-avenue, Gateshead.

		Doction District	199
County.	No.	Name of Society.	Registered Office.
		England and Wales-con.	
Surrey	4946	South-Western I. C	99, Ashleigh-road, Mortlake, S.W.
Berks	4958	Compton Stores and Trading	Cheap-street, Compton, Newbury.
Dorset	4966	Okeford Small Holdings	Mr. Robert Young, Okeford, Fitz- paine, Blandford.
Lancs	5003	Clarion Cyclists' Clubhouse	Clarion Cyclists' Club- house, Halewood, Liverpool
Warwick	5017	Broadwell and District Egg Collecting Depôt.	Gibraltar House, Stockton, Rugby.
Salop	5034	Ellesmere Traders	The Poplars, Welshampton, Elesmere
Sussex	5035	Robertsbridge and District Egg	John's Cross Farm, Robertsbridge, Sussex.
Lancs	5061	Mutual Rubber Growers	27, Brazennose-street, Manchester.
Northumbrlnd.	5070	Newcastle-on-Tyne and District Jewish C.	68, Blandford-street, Newcastle-on-Tyne.
		II.—IRELAND.	
Antrim	793	Cushendall C. Poultry	Resolution for Volun- tary Winding up.
Donegal	605	Donegal C. Agricultural and Dairy	Resolution for Voluntary Winding up.
Donegal	664	Gleneany C.Agricultural and Dairy	Resolution for Voluntary Winding up.
Dublin	818	National Theatre	Instrument of Disso- lution.
Dublin	960	Irish C. Shipowners	Resolution for Voluntary Winding up.
Leitrim	448	Ballinamore C. Agricultural and Dairy.	Resolution for Voluntary Winding up.
Tipperary	849	Outrath C. Poultry	Resolution for Volun- tary Winding up.
			vary winding up.

# V.—COMMITTEE ON EDUCATION.

(See Report 18, page 59.)

# EDUCATIONAL MATTERS.

# (a) STATISTICS re EXAMINATIONS.

Year.	Excl	of Entries amination uding Jun amination	ior T	With Distinctio	o of Pass	ses. Without Distinctio	No. of Failures
1911		2,444		330		930	 984
1910		2,231		321		958	 952

# (b) CERTIFICATES ISSUED.

# JUNIOR CLASSES IN CO-OPERATION.

Session	Merit Certificate.	Attendance Certificate.
1910-11	3,611	 5,000
1909-10	3,516	 5,342

# INTERMEDIATE CLASSES.

	Certificates.
Session 1910-11	 . 28
,, 1909-10	 . 66

### ADULT CLASSES.

Year.	Co-oper tion.		Citizen- ship.	Economics.	Teachers.	Co-operative Book-keep- ing.
1911	376	36 .	50	31		615
1910	265	69	50	30	11 .	688
	Total	Adult Certifica	ates, 1911		. 1,108	
	,	, ,,	1910		. 1,113	

# (c) GRANTS AND PRIZES.

# JUNIOR CLASSES.

a .	1011		S.	
Session	1911	 49	16	6
19	1910	 51	2	6

# INTERMEDIATE CLASSES.

		£	s.	a.
Session	1911	 1	2	6
	1910	 1	2	6

#### ADULT CLASSES.

	Session 1910-11.			Session 1909-10			
	£	S.	d.		£	s.	d.
Grants	60	15	0		68	0	0
Prizes	7	15	0		10	15	0
			_				
	£68	10	0		£78	15	0

# (d) Co-operative Union Scholarships.

Scholarships, enabling students to attend some portion of the Summer Meeting, held in connection with the University Extension Movement, were awarded to the following students:—

Subject.	Name.	Class.
Co-operation	*H. Golding (Sheerness)	Correspondence.
, , , , , , , , , , , , , , , , , , , ,	R. Bragington	Plymouth.
,,	*H. Glover	Bolton.
•	*J. J. Lindsay	Leith.
	Mrs. Nancy Owen	
,,	(Oldham)	Correspondence.
1ndustrial History	*W. A. Hancock	-
Citizenship		•
Economics (Old Syllabus)		•
Economics (New Syllabus)		-
, , ,		Trust (London).
Book-keeping	F. T. Lines	Bristol.

<sup>\*</sup>These students attended the Summer classes for Research, held at Oxford, under the auspices of the Tutorial Classes Committee.

# BLANDFORD SCHOLARSHIPS.

The two scholarships, of the value of £10 each, awarded in open competition in the subject of Co-operation (3rd stage), were won by Mr. Douglas Lang, of the Middlesbrough class, and Mrs. E. C. Shimmin (Birkenhead) of our correspondence class. Mr. Lang spent the value of his scholarship in visiting co-operative productive workshops in Great Britain; and Mrs. Shimmin elected to visit and study Swiss co-operation. Both students submitted to the Central Education Committee interesting reports of their visits.

#### REPORT FOR SESSION 1911-12.

# (a) CLASSES FORMED.

	Session 1911-12.	Session 1910-11.		Increas	e. I	Decrease
Co-operation—Junior	276	 240		. 36		
Intermediate Classes	15	 13		. 2	٠.	-
Co-operation—Adult	28	 29				1
(Correspondence)	1	 1		. —		
Industrial History	4	 6		. —		2
(Correspondence)	1	 1	۰			
Citizenship	7	 9				2
(Correspondence)	1	 1		. —		_
Economics	2	 4		. –		2
(Correspondence)	1	 1				
Co-operative Book-keeping	104	 104		. —		
(Correspondence)	1	 		. 1		

Training Course for Employés:							
Apprentices and Junior Em-							
ployés	11	• •	6	• •	5	• •	_
Salesmen	10		12		_		2
(Correspondence)	1		1		-		_
General Managers (Corres-							
pondence)	1		1		_		
Honours (Correspondence)	1		1		_		
Training Course for Secretaries :-							
(Correspondence)	1		1				
Training Course for Teachers	1	• •	_	• •	1	• •	_
Total, Session 1911-		• •	467	Cla	sses.	• •	
		• • •					
Total, Session 1910-	11	• • •	431	1	2		
Increas	e		36				
(b) STUDENTS							
	Session 1911-12.		Session 1910-11		noros	eo T	ecrease.
Co-operation—Junior	14518		13905			sc. L	—
Intermediate Classes	592		340		252	• •	
	354				202	• •	100
Co-operation—Adult		• •	454		_	• •	100
(Correspondence)	64	• •	60		4	• •	_
Industrial History	124	• •	79	• •	45	• •	_
(Correspondence)	9	• •	9	• •	-	• •	_
Citizenship	125	• •	126		-	• •	1
(Correspondence)	5	• •	5		_		_
Economics	23		48				25
(Correspondence)	17		30		_		13
Co-operative Book-keeping	1848		1933				85
(Correspondence)	62		_		62		
Training Course for Employés:-							
Apprentice and Junior Em-							
ployés	224		214		10		_
Salesmen	261		276	• •		••	15
(Correspondence)	53		55				2
General Managers (Corres-	90	• •	90	• •	_	• •	4
(**************************************	91		0		00		
pondence)	31	• •	9	• •	22	• •	
Honours (Correspondence)	3	• •	14	• •	_	• •	11
Training Course for Secretaries:							
(Correspondence)	33	• •	52	• •		• •	19
Training Classes for Teachers	10	• •	_		10		-
	18356		17600	-	019		971
Total Cassian 1011			17609	1	018		271
Total, Session 1911-			18356				
Total, Session 1910-	11	•	17609				
Increase.			747	Stu	dent	S.	
and case			121	200	WOII 0	~•	

# Training of Co-operative Employees. Centres Formed. Session 1911-1912.

# (a) APPRENTICES AND JUNIOR EMPLOYEES.

		(a) APPRENTICES AND	JUNIOR EMPLOYEES.	~ .
Secti	on.	Place.	Teacher.	Students enrolled.
Midland		Birmingham	Mr. W. H. Buckler	27
•,		Walsall	Mr. A. Evison	14
Northern		Bedlington	Mr. C. Johnson	18
,,		Middlesbrough	Mr. F. E. Scurrah	21
North-W	estern	Bolton	Mr. J. J. Agnew	40
**	17	Burslem	Mr. — Travers	36
"	11	Fleetwood	Mr L. Unsworth	12
*1	22	Guiseley	Mr. J. W. Procter	6
**	11	Leeds	Mr. W. E. Craven	14
Scottish		Leith	Mr. A. B. Hardy	25
Southern		River (Dover)	Mr. J. W. Howels	11
		`		
		(b) Salesme	n's Classes.	
Midland		Burton-on-Trent	Mr. H. Lowndes	13
"		Kettering	Mr. W. Ballard	23
North-W	estern	Blackburn	Mr. P. Duerden	33
"	79	Crewe	Mr. W. G. Brooks	36
,,	19	Fleetwood	Mr. E. F. Tasker	17
17	,,	Leeds	Mr. H. Silversides	15
77	"	Leigh	Mr. J. E. Butterworth	17
77	79	Manchester:		
		(Tuesday) .,	Mr. W. Starks	16
		(Wednesday)	Mr. J. Lea	15
Scottish		Dunfermline	Mr. J. Marr	14
,,		Glasgow	Mr. A. Hunter	25
19		Hamilton	Mr. J. R. Pollock	17
South-W	estern	Bristol	Mr. A. D. Parks	20
Correspo	ndence	Section:		
			Mr. T. M. Young	54
Gen	eral Ma	nagers	Mr. R. J. Wilson	∫ 30
			mr. m. J. Wilson	( 3
		Total	l, Session 1911-12	572
			l, Session 1910-11	568
		1068.	, possion 1910-11	
			Increase	4 .

# EXAMINATIONS.

DATES.

Junior Classes-

Class day during week (26th February to 2nd March).

Intermed	iate C	lasses-
----------	--------	---------

"Lives" of Great Men and Women. Class day during week 4th March to 9th March.

# Adult Classes-

Co-operative Book-keeping . Wednesday, 20th March.
Citizenship . Monday, 25th March.
Industrial History . Tuesday, 26th March.
Co-operation . Wednesday, 27th March.
Economics . Thursday, 28th March.

# Employés' Training Classes-

Apprentices and Junior Employés: Class day during week commencing 22nd April.

# Salesmen

General Managers Class day during week commencing 29th April.

# Secretaries: Saturday, 2nd November.

Training of Co-operative Teachers: May, 1912.

# STUDENTS FOR EXAMINATION.

	1912.		1911.
Co-operation—Juniors: Sec. III. (Written)	1756		1893
" Sec. II. (Local)	3961		2689
" Sec. I. (Local)	3658		3710
Intermediate Classes	324		195
Co-operation—Adults	523		610
Industrial History	99		79
Citizenship	98		103
Economics	58		42
Co-operative Book-keeping	1600		1694
" Auditing	32		45
Training Centres for Co-operative Employés-Appren-			
tices and Junior Employés - Part I 105	)		
II 110		• •	113
Salesmen	,		
General Managers	1		287
Honours	1	•	
Training Course for Co-operative Secretaries (1911)			26
Training Classes for Teachers	23		
Total, 1912		1268	7
,, 1911			-
The papers returned were as follows:—			
Co-operation—Adults	395		418
Industrial History			53
Citizenship			66
Economics			35
	7.7		00

	1912.		1911.
Co-operative Book-keeping	1306		1394
" Auditing	30		35
Training Centres for Co-operative Employés—Appren-			
tices and Junior Employés	174		56
Salesmen 246			
General Managers 47	298		238
Honours 5)			
Training Course for Co-operative Secretaries			26
Training Classes for Teachers	23		_
Total, 1912		237	8
, 1911		232	1
Junior re-examination of best papers			
Sec. III.—Co-operation	2	1911	117
Intermediate Re-examination 1912— 39	9	1911	_ 7

# CO-OPERATIVE STUDENTS' FELLOWSHIP.

#### THIRD ANNUAL REPORT.

The last Annual Report of the Fellowship of necessity contained no reference to the second annual meeting, held at York, during Easter, 1911. That meeting formed a part of the proceedings arranged for the Easter weekend by the Central Education Committee of the Co-operative Union. president of the Fellowship took the chair, and attending the meeting were members from all parts of the country—it might almost be said of the United Kingdom. The second annual report was adopted, the elected joint secretary re-elected, and the following papers read and discussed:—(1) "The Students" Fellowship; Service in it and service by it," written and read by Mr. Isaac Holmes, of Bradford. (2) "The Students' Fellowship: How may its organisation and utility be extended," written by Mr. J. S. Appleby (Leeds), and read in his absence by Mr. Stainer (Leeds). There was general agreement with the terms of the annual report, and for the most part with the views expressed in the two interesting and stimulating papers. The fullest expression of opinion given by the meeting on any one point was on the question of the conditions of entry to the Fellowship. On one hand it was argued that the Fellowship might be more rapidly extended by the admission of interested people who had yet not become registered students of the Co-operative Union; on the other hand, it was held that by such admission the essential quality of studentship would become, as it were, diluted and the particular object sought by the Fellowship, that of binding together for definite work the students of the movement, would be defeated if non-students were allowed to join. The balance of opinion was decidedly in favour of keeping the Fellowship to its original aim of being an association of professed students of co-operative principles. Thanks to the writers and readers of the papers were unanimously accorded.

#### GENERAL PROGRESS.

The year has been one of quiet work and steady progress, as far as the Fellowship is concerned. There has been a continuous influx of new members, and this has necessitated two reprints of our membership list. The first, completed to the middle of June last, included the names of five hundred members; the second has just been completed, and contains an additional one hundred. Thus the average of two hundred new members every year has been maintained. The most noticeable feature, perhaps, in regard to the new entrants this year is the large proportion of women. It is hoped that this feature will become permanent. Last year it was reported that out of the total of sixty districts comprised in the Co-operative Union, only eight did not contain one or more members of the Fellowship. It is interesting to note that this number still remains. Of these districts, three are in England, one in Wales, and four in Scotland. A complete list of the districts and the number of members in each, with their respective secretaries, so far as they have been appointed, is appended to this report.

#### ORGANISATION.

The constitution of the Fellowship provides for the organising of the members in their respective districts into groups over the area of the whole district, or in parts, as may be found convenient. This work has proceeded satisfactorily during the year. To the eleven previously reported have been added Derby, Cheshire and North Wales, Oxford and Bucks., Leicester, and the East of Scotland Districts. In London, where the work is particularly difficult, the North and South Metropolitan Districts have been merged with most satisfactory results. In the coming year it is hoped to organise the districts in the North-Western Section into a sectional body. Intercourse, interesting and helpful, has already taken place between several districts in this section, and closer union is not only desirable but necessary. Reports of the year's work in the districts, condensed in some cases, are added at the end of this report. They are of great interest this year, and prove that the Fellowship is getting a grip of its work in many districts. These reports are preceded by a comprehensive report of work done in the Midland Section as a whole. Similar work would be of great value in other sections, and it is hoped will be undertaken when the workers present themselves. In the matter of organisation, members sufficiently interested can be of great assistance, and are invited to communicate with the joint secretaries with regard to the organisation of their districts or to make suggestions for the establishment of sub-district groups.

#### DISTRICT WORK.

This has been of a varied character, as may be gathered from the reports, The particular way in which each district may be able to help the work of the movement is probably best decided by the district members after full consideration of the circumstances and needs of their respective localities. The one general observation may here be made that those districts where the mem-

hers have met regularly, where they have shown most interest and enthusiasm, and have worked in accordance with a pre-determined plan are those where the best work has been accomplished. In many instances it has been possible to afford assistance and advice from the centre when such have been solicited; more might possibly be done were applications made more freely than hitherto

#### THE MONTHLY LETTER.

It was thought desirable to send out to the districts a monthly letter, signed by the president and secretaries, dealing with matters of importance and interest. The first was sent in July last. The response to these letters has been gratifying, and it is hoped to make them increasingly useful to the districts in the coming year. Needless to say their utility, as regards the general work of the Fellowship, would be increased if prompt and detailed replies could be given in all cases where such are desired.

#### FELLOWSHIP MEMBERS AND CONGRESS.

Following the precedent set at the Plymouth Congress in 1910, a gathering of the Fellowship was held on Whit Sunday last, at Bradford. Arrangements were most kindly and successfully made for their entertainment by the Educational Committee of the Bradford Society, and it is here desired to acknowledge the service thus rendered to the Fellowship by enabling members from remote parts of the country to meet together under such pleasant auspices. This Congress gathering of Fellowship members will, it is hoped, become firmly established, the opportunities for such representative meetings being few.

#### REPORTS AND DISCUSSIONS.

So far as possible, notices of meetings at which important matters have been considered have been dealt with in the monthly "Fellowship Notes," which are given in the Co-operative News. Space alone has prevented more notices from appearing and such as have appeared from being given at greater length. Many district meetings have been well reported in the "Monthly Wheatsheafs" and "Records" of different-societies, and it is desired to commend the districts which have arranged for such reports to appear and to suggest to other districts the adoption of similar methods of making the Fellowship and its work more widely known. The discussions and meetings of the districts have absorbed the energies of members to such an extent that the general discussions on set subjects have lapsed, a result probably also assisted by the lack of means for adequately presenting the conclusions of members to the whole body. It is thought, however, that it would be wise to have a general discussion at least once every quarter, the subjects to be suggested by the annual meeting.

#### CONGRATULATIONS AND ACKNOWLEDGMENTS.

In many districts well-considered programmes of work have been arranged by secretaries and others responsible, and carried out at the meetings of members. It is desired to congratulate those concerned on the success which has attended their efforts. It is desired also to congratulate those members whose names appeared so prominently upon the yearly examination lists of the Co-operative Union. It is fitting that the members of the Students' Fellowship should take a high place amongst successful students; those who do so earn the commendation of their fellow-members, as well as the reward accompanying all worthy effort.

In concluding this report the duty must not be overlooked of thanking all persons and associations who, throughout the year, have assisted in making the Fellowship what it has become. Special thanks are due to the Co-operative News for the space devoted to "Notes"; to the "Scottish Co-operator" for many sympathetic references; to the editor of the Co-operative Year Book for his publication of an article on the Fellowship; to the writer of that article, and to the many editors of local co-operative publications for their kindness throughout the year. Acknowledgment is also here made of the privileges extended to members by the Co-operative Wholesale Society, the Sectional Boards, and the District Conference Associations of attendance at their respective meetings. To all those who have in any way helped we tender, on behalf of the Fellowship, our sincere and hearty thanks.

# LIST OF DISTRICTS AND SECRETARIES.

District.	No. of Members.	Secretary.
	$\frac{41}{22}$ 63	Mr. T. Spencer. Mr. E. Rennison.
Metropolitan—North   Amalgam-   South   ated.	$\begin{pmatrix} 41 \\ 21 \end{pmatrix}$ 62	Mr. W. T. Davies.
North-East Lancashire	44	Mr. F. Taylor.
Bolton	39	Mr. T. Ellison.
Manchester	34	Mr. A. Baxter.
South Durham and North Riding	of	
Yorkshire		Mrs. M Weaver.
Glasgow and Suburbs	26	Mr. J. B. Cairns.
Rochdale	25	Mr. A. G. Garner.
Devon		Mr. H. L. Smith.
East of Scotland		Mr. J. J. Lindsay.
Cheshire and North Wales		Mrs. E. C. Shimmin.
East Yorkshire		
Oldham		(Joint with Manchester).
Oxford and Bucks	15	Mr. A. E. Nethercot.
Derby		Mr. Jno. Smith.
Leicester	13	Mr. L. T. Matthews.
Macclesfield		Mr. A. J. Hayward (pro
	••	tem.).
Cumberland and Westmorland	8	***************************************
South Yorkshire	8	
Hants		
	•	

District.	No. of Members.	Secretary.
Wellingborough and Kettering	7	secretary.
Gloucester and Hereford	7	
Dewsbury	6	
West Durham	6	
Sussex	6	
Brecon, Monmouth, and E. Glamorgan	_	
East Durham	4	
Renfrewshire	4	
Cambridge and Beds.	4	
South Northumberland	4	
	_	*******
Nottingham	4	••••••
Ireland	4	
Lincoln	3	
Falkirk	3	***************************************
Kent	3	•••••
North Northumberland	3	• • • • • • • • • • • • • • • • • • • •
North Lancashire	3	• • • • • • • • • • • • • • • • • • • •
Birmingham	<b>2</b>	
Huddersfield	<b>2</b>	
Ayrshire	2	
Coventry	2	••••
South Durham	2	***************************************
Cornwall	2	
Northampton	2	
Stafford	2	
Rossendale	1	
Essex and Suffolk	1	
Norfolk	1	
Somerset	1	
Central (Scotland)	1	
Mid-Glamorgan	1	
Calderdale		*******
North Lonsdale		
Wilts. and Dorset	_	
West Wales	- Conditions	
Border Counties		
Fife and Kinross.		
Perth and Forfar		
Stirling	_	
Doiling	_	

# THE NATIONAL CO-OPERATIVE MEN'S GUILD. FIRST ANNUAL REPORT.

In the history of the co-operative movement there have been many attempts to establish men's guilds or associations. Some have endeavoured

to attract men co-operators in a large area, like London, and its suburbs, and others have been formed in connection with particular societies. Some were formed with the idea of drawing the men of the movement into closer relationship; others were formed with the idea of ventilating some local grievance. Whatever their objects, they all died of inanition. The growth of the commercial side of the movement was so rapid as to apparently use up all the available energy and enthusiasm.

In 1906, however, at Stratford (London), a few men co-operators formed themselves into an association with the idea of educating themselves in the principles of the movement. Meeting with some success, it was soon felt that the men's guild, as it came to be called, was filling a real need in the local co-operative circle. Moreover, it came to be recognised that if ever the movement was to realise its ideals and purpose, some machinery was certainly necessary to awaken the great majority of men co-operators from the apathy with which they regarded the wider, or even the local, aspects of co-operation.

With the idea of creating some such machinery, the secretary of the Stratford Men's Guild wrote a letter to the *Co-operative News* in September, 1909, advocating the establishment of men's guilds in localities, and their fusion into one national body.

This letter elicited the fact that the idea was also ripening in other minds. Guilds were formed in Newcastle, Bradford, Liverpool, and other places, and many letters were received asking how to form men's guilds. Further correspondence in the *Co-operative News* followed, and at the Plymouth Congress, a meeting was called of all interested in the project. Mr. W. H. Watkins was in the chair at this meeting, and the following resolution, proposed by Mr. W. Chas. Potter, was unanimously agreed to:—

That this meeting of delegates attending the Plymouth Congress, 1910, considers it desirable that a National Co-operative Men's Guild, with the primary object of bringing the great majority of male stores members closer into touch with the co-operative movement, should be formed.

The matter of forming a national guild was next laid before the Central Education Committee of the Co-operative Union, but, after a good deal of correspondence, the committee decided to let the matter stand over for a year in order to await an increased desire amongst the men's guilds to be organised.

At the Easter Conference at York, 1911, the question was again raised, and Mr. W. H. Watkins (Plymouth), Mr. Breare (Bradford Men's Guild), and Mr. W. Chas. Potter (Stratford Men's Guild) gave an account of the objects and methods of the men's guilds, and the need for their national organisation to a meeting of delegates, at which members of the Education Committee of the Union attended. At the conclusion of the meeting, the following resolution was passed:—

That this meeting of delegates to the Easter Conference, York, 1911, approves the principle of a National Co-operative Men's Guild, and hereby asks the Central Education Committee of the Co-operative Union to take the matter under consideration.

Another meeting of delegates interested in men's guilds was held at the Bradford Congress, 1911, and a resolution approving the formation of a national guild was unanimously passed.

As a result, the correspondence with the Central Education Committee was re-opened and a proposed constitution for a national guild laid before them. At their meeting in London in July, 1911, the committee adopted the recommendation, and decided to apply to the United Board of the Union for sanction to form a national guild. The sanction was obtained, and invitations were thereupon issued to the existing Men's Guilds to send two delegates to a meeting at Leicester, on 9th December, 1911.

At this conference, which was attended by the Educational Sub-Committee of the Union, nine men's guilds were represented by eleven delegates. A full discussion took place on the question of forming a National Men's Guild, and on a vote being taken the meeting was unanimous that such a guild should be formed.

Draft rules were then considered and adopted. The objects of the national guild were defined as under:—

Primarily, to arouse, maintain, and increase interest on the part of men co-operators of all sections in the workings and development of the co-operative movement.

Generally, to make known the principles of co-operation and assist towards their universal application to human affairs.

All candidates for admission shall agree to abide by the constitution and rules of the National Co-operative Men's Guild, and to do their best to forward its objects, to uphold and spread a knowledge of co-operative principles, to extend the application of these principles to social affairs, and to aid in all ways and at all times the establishment of a truly co-operative commonwealth.

The management of the guild has been vested in a president, vice-president, a central council of twelve, two joint secretaries, a treasurer and auditor. The president is the chairman for the time being of the Co-operative Union Central Education Committee; the vice-president is appointed from and by the central council; the central council is elected by the branches whose voting power equals the number of duly enrolled members. The treasurer is also appointed by the central council; and the auditor is the auditor of the Co-operative Union.

Up to the present it has not been possible to carry out the whole of the above-named provisions, owing to the fact that only twelve men's guilds have so far affiliated with the national body.

For the central council of twelve there have been nine nominations, and for the joint secretaryship two nominations. The period of election for the Council is three years, two years, and one year respectively, and for the joint secretaryship two years.

The following elections have been made:-

CENTRAL COUNCIL (Three Years).						
Name.	Guild.	No. of Votes received.				
1. Tapping, A. J	Derby	. 1284				
2. Watkins, W. H	Plymouth					
3. Russell, C. H	Birkenhead (Central)					
4. Breare, J. W	City of Bradford	. 1102				
	•					
CENTRAL COUR	NCIL (Two Years).	No. of Votes				
Name.	Guild.	received.				
5. Houseman, C. F	City of Liverpool	. 1003				
6. Hollands, A	Willesden	. 876				
7. Gibbin, F. W	Brighton	. 845				
8. Kemp, C. H	Shanklıı Lane	. 837				
CENTRAL COU	NCIL (One Year).	No. of Votes				
Name.	Guild.	received.				
9. Richardson, P	Stapleford	. 707				
- 0						
JOINT SE	CRETARYSHIP.	No. of Votes				
Name.	Guild.	received.				
1. Potter, W. C	Stratford	. 431				
UNSUG	CCESSFUL.					
2. Courtney, H	Brighton	. 40				
The subscription to the Central						
annum, payable either in one sum or,	if more convenient, in three	instalments.				

The subscription to the Central Management Fund is 3d. per member per annum, payable either in one sum or, if more convenient, in three instalments. The Guild year is from 1st March to 28th February, and the annual meeting will be held during the Easter week-end for Co-operators, arranged by the Central Educational Committee of the Co-operative Union Limited.

The present membership of the Guild is as follows:-

No.	Name.	No. of Members.	Subscrip paid.	tions
1.	Stratford (London)			
2.	Bradford (City of)	68		
-3.	Liverpool (City of)	30	 0 7	6
	Birkenhead Central		 0 9	6

No.	Name.	No. of Menbers.	Subscript paid.	
5.	Brighton Equitable	40	 0 10	0
6.	Catford (Bromley and Crays)	39	 0 9	9
7.	Shanklin Lake and Branstone	39	 0 3	3*
8.	Willesden	23	 0 5	9
9.	Stapleford	20	 0 1	8*
10.	Derby	120	 0 10	0*
11.	Plymouth	54	 0 4	6*
12.	Stamford	14	 0 3	6
	* One-third subscription.	515	£4 9	11

To become a member of the National Guild, it is necessary to become connected with some branch.

A diploma of membership has been prepared and will be sent out to all members as soon as possible.

The motto adopted for the guild is "Unrestricted Co-operation for all purposes of Life," and views illustrating the programme of the Rochdale Pioneers have been printed on the diploma, viz., Production, Distribution, Education and Government.

When the central council gets into working order early in the new guild year, we may expect to see a large increase in the membership and a great awakening on the part of men co-operators to this new movement. We hope to work cordially and unitedly with the Women's Co-operative Guild and all other central institutions in the movement.

We believe this National Guild is formed at a most opportune time in the development of the co-operative movement, and affords one means of bringing men into touch with the underlying principles of Co-operation, thus adding to their present knowledge a deeper comprehension of the enormous value of association based on understanding.

W. R. RAE, President.
C. E. WOOD,
W. CHAS. POTTER,
Secretaries.

# VI.—FOREIGN CONGRESSES.

(See Report 14, page 125.)

REPORT OF THE DANISH CO-OPERATIVE CONGRESS, HELD AT FREDERICIA, JUNE, 1911.

By Mr. H. J. May.

The British representatives to the Danish Congress of 1911 were Messrs. G. Woodhouse and C. Marshall, for the Co-operative Wholesale Society, and myself for the Co-operative Union. We were, however, re-inforced at the

first stage of our journey by the presence of our stalwart friend from Christiania, Mr. O. Dehli who, having already attended the British Congress at Bradford, proceeded with us to Fredericia as the representative of Norway. Needless to say, we were a very happy party as we travelled quickly down to Harwich, and on board the steamer which was to take us across the North Sea to Esbjerg.

We left Harwich on Saturday night, and twenty-four hours later stepped on to Danish soil. The voyage from Harwich to Esbjerg was uneventful, the weather being fine and the sea rough, but for at least one of the party the landing on terra firma was a great relief. A comfortable meal, where the tables were steady and the provisions remained where they were placed, soon restored our normal complacence and we retired to a peaceful and refreshing slumber.

Early next morning we were abroad inspecting the Esbjerg Depôt of the English Co-operative Wholesale Society, and later the Danish dairying societies and the town. The most interesting feature of these, from the propagandist's point of view, was the different constitution of the societies, some having "limited" and others "unlimited" liability. This phase of cooperation was, however, to be more fully impressed upon us at the Congress.

In due course we arrived at Kolding, a very nice Danish town, about 15 miles from Fredericia, and at which it had been arranged by our Danish friends that the foreign delegates should stay. We were soon comfortably housed, and proceeded to view the local depôt of the Danish Wholesale Society, where we were impressed with the efficient organisation of an excellent depôt. During our stay in Denmark we visited several co-operative factories and warehouses, all of which were exceedingly creditable to the movement, but perhaps the thing which most impressed us was the courtesy and politeness of the employees of the various works. It goes without saying that the leaders of the movement in Denmark and the heads of the various departments treated us with the greatest kindness and hospitality, but the spirit of that reception was also carried out by all the members of the staff down to the smallest office boy. Each one seemed to recognise that he was part of the establishment and shared the responsibility of the host in receiving the guests.

We left Kolding at eight o'clock the next morning for Fredericia and the Congress. Arriving at the station we made our way through the roughly-paved streets to the Congress Hall, which was in the outskirts of the town. Fredericia is a quiet though thriving town, having railway communications with the north and south of the kingdom. It was originally a strongly fortified place, and still retains the main features of that character. It has played its part bravely, and has more than once held the position against the Prussian invasions. In 1864 it was strongly entrenched against the enemy, and held the position stubbornly for a good period. Eventually, however, the Danes evactuated the position, which was held by the Prussians until peace was declared. Its industries are chiefly shipping, tobacco (the native product),

and cotton goods. It possesses an excellent Town Hall, not, however, sufficiently large enough to entertain the Congress.

The Congress itself was an interesting study to a Britisher, and revealed some of the differences of method which it is the business of our Union to reconcile and the glory of our movement to tolerate. At the entrance to the hall—which was a large Drill Hall, the seating accommodation for which had been brought from the Danish Co-operative Wholesale Society headquarters at Copenhagen—small boys, with cigar boxes suspended in front of them, sold the native productions at a penny or three halfpence each. The credentials of the delegates were exhibited to officials at a table placed in the open air and sunshine outside the hall. Having received from the officials a "favour," in which the national colours were blended, the delegate was at liberty to pass into the hall, which was eventually closely packed by over 1,500 representatives. All were mere men, and most of them smoked vigorously throughout the proceedings.

The Congress was opened by Mr. S. Jörgenson, the secretary of the Danish Union, who stepped to the tribune and, in a brief speech, welcomed the delegates and introduced the foreign representatives. Mr. Jörgenson is a delightful personality, and the affection in which he is held by his countrymen was evidenced by their reception of himself and his speech. The Congress then proceeded to nominate and elect a president for their proceedings, and the choice having been decided by show of hands straightway proceeded to the business on the agenda.

The report submitted to the Congress showed that they had made considerable progress during the year, and that over 75 per cent of the societies' trade was done with the Wholesale Society. There was, of course, a good deal of detail business to be dealt with which was not of general interest, but there were two main questions discussed by Congress, viz., "The Liquor Traffic" and the "Liability of Shareholding Members of the Danish Wholesale Society."

At present the Danish Wholesale Society deals very largely in wines, any testimony to the quality of which would perhaps be out of place in this report. A resolution to discontinue this business in the co-operative movement was proposed by a venerable and enthusiastic Dane, who made an eloquent appeal to the Congress, for which even his opponents, I think, honoured him. In the result, however, the resolution was defeated, but the most curious feature of the long debate was the permission which seemed to be accorded to the mover as a matter of course, to make a speech after the vote was taken, thanking the delegates for their support and promising to bring the matter before them again on a future occasion.

The second question was whether the societies with "limited" liability should be allowed to continue in the Federation. As at present constituted, those with "limited" and those with "unlimited" liability are both admitted. The discussion of the proposal to eliminate the societies with "limited" liability was a more serious business than even the resolution on the liquor

Opinions were more sharply divided, and the long discussion developed considerable warmth as speaker after speaker ascended the tribune to advocate his particular point of view. It might here be noted that the method of procedure in discussion was for the President to receive the names of delegates desiring to speak, and to call upon them in their turn. Each delegate mounted the tribune to deliver his speech, and at one part of the discussion the President must have had nearly twenty names on his list. The patience and attention with which the Congress listened to each succeeding speaker, without any fixed time limit, was an object lesson by which many who attend the Congresses of our movement at home might profit. The discussion upon "limited" versus "unlimited" liability eventually resulted in an agreement amongst the delegates to vote against the resolution and allow the status quo to be maintained pending further consideration of the matter. This result was brought about by the advice of Mr. Jörgenson, who intervened when the discussion was at its height and effectively poured oil on the troubled waters with the result above stated.

In the evening the foreign delegates were entertained to dinner at Kolding, where a larger opportunity of fraternal interchanges was afforded than was possible at the Congress.

Mr. G. Woodhouse addressed the delegates in the Congress, conveying the greetings of British co-operators, and Mr. H. J. May did a like duty at the reception at night.

An exceedingly enjoyable boat trip through the inland seas of Denmark was arranged for the delegates in which the British representatives took part, and thus brought to a close a very interesting visit to a strenuous and go-ahead people.

# REPORT OF THE SWEDIȘH CONGRESS, HELD AT STOCKHOLM, JUNE, 1911.

# By Mr. Jas. Allan.

This Congress was held in June in the city of Stockholm. There was a large attendance of delegates, and the various questions which were under discussion brought many of them to their feet. The president's address and the other speakers were received with much enthusiasm. I briefly conveyed the hearty greetings of the co-operators of Great Britain to their brethren assembled in Sweden. This expression of sympathy, was enthusiastically received. I was deeply impressed with the kindness and attention shown to me during my visit to the Swedish Co-operative Congress.

# REPORT OF THE DUTCH CONGRESS, HELD AT ROTTERDAM, 22nd and 23rd SEPTEMBER, 1911.

By Mr. R. R. PRYNNE.

According to appointment, I attended the Dutch Congress for 1911, held at Rotterdam, and on Friday morning was present at the opening of a Congress of about 160 delegates. Messrs. Allen and Warwick were present representing the Wholesale, and representatives from Norway, Sweden, Denmark, and Germany were also in attendance.

The president's address was followed by a series of greetings to each of us in our own language, an evidence of the gift of tongues which seemed so much a feature of the nation. The business of the Congress was kindly explained to us by the secretary of the Union (Mr. H. van der Mandere) and by our Swedish colleague, thus making the proceedings interesting and instructive.

In my short address, conveying the greetings of the British Co-operative Union to the delegates, I touched upon the topics of 1911 as that of a memorable year in the Union; the unfortunate illness of Mr. Gray (General Secretary) and his retirement after a long period of useful work; the appointment of Mr. Whitehead, whose previous work augured well for his future career with the Union; the alteration of the Union rules as to representation and contributions, a matter which was fraught with momentous changes in its future constitution and government; and the opening of Holyoake House, the future home of co-operation in Britain, to which it was hoped many of our Continental friends would wend in future days, sure of a co-operative welcome. It was a great pleasure to me to note that, save perhaps to a very few, my remarks were in no need of interpretation.

The discussions which followed the report seemed to centre largely on the constitution of their Wholesale Society. At present the Dutch Union is a part of the Wholesale, and the criticisms of this arrangement seemed to take the line of Socialist versus non-Socialist policy. It is not for a native of another country to express any opinion on the merits of the arguments, but I am permitted to express my sincere admiration at the way in which the debate was carried on. Though it was evident that strong opinions were held by both parties, no trace of ill feeling was manifested. Rules of debate seemed far from stringent, and before the morning was over we were all enveloped in a cloud of smoke from the multitudinous "cigaren," yet it was pleasing to note the lack of any harsh note in the discussions.

The business was resumed on the following morning, and in the afternoon all the delegates were conveyed around the port of Rotterdam by the corporation of the city. This is the first instance of an official recognition of the movement by any of the towns where Congress has been held, and is an evidence of the growing importance of the movement. The rate of growth as evinced by the figures of the Congress Report, show that the increase in trade and membership is phenomenal.

The Wholesale buildings in Rotterdam are not yet complete, hence we were unable to visit them as originally intended, and the banquet to which we were invited on the Saturday evening concluded our official connection with the Dutch Congress. Having time at our disposal, my British confréres and myself journeyed to the Hague and were the guests of Mr. Mandere and other prominent co-operators during the next day on a most enjoyable visit to

Scheveninger. I beg to express my great obligation to them and to all the co-operators of Holland, who showed the greatest kindness to me as representing the Co-operative Union.

# REPORT OF THE SWISS CONGRESS, HELD AT FRAUENFELDT, 24th and 25th JUNE, 1911.

# By MR. J. LANGLEY.

On behalf of the British Co-operative Union, and in company with Messrs. Parkes and Allen, representatives of the English Wholesale Society, I attended the Swiss Congress. We left London on 21st June, arriving at Paris the same evening, where we stayed for the night. The next morning we were up betimes, reaching Basle about 6 o'clock, where we had a change and thence on to Lucerne, where we were glad to have another rest after travelling some six hundred miles. As this was my first experience on the Continent I was very much interested in the varied scenery and different countries through which we passed, and as we approached Lucerne, though night was falling, I had my first sight of the snow-capped mountains which I had read and heard so much about, but which I had never expected to sec. Leaving Lucerne we arrived at Frauenfeldt on Saturday, the 24th June, at midday, going direct to the Banhof Hotel, where accommodation had been provided for us. We were met there by some of the officials who at once took us in hand and made everything pleasant and comfortable for us, and never ceased their attentions to us from the time of arrival to the time of departure.

Congress assembled in the Town Hall (a fine building for the purpose) at three o'clock in the afternoon, and continued until eight o'clock. The president's address was the first item, after which came the reception of the guests, some eight or nine in number, each one in turn giving a short address conveying hearty greetings from their respective organisations, which were very cordially received. The balance sheet and report followed, and were considered to be of a highly satisfactory nature. Perhaps the most important event of the year was the erection by the Union of its own printing works, also the organisation of the first course of instruction for store managers, and the acquisition of a new warehouse at Basle. The number of affiliated societies have been increased by 20, making a total of 320. The Union Journal had a circulation of 163,150 copies for the year. The trade done by the Union amounted to £1,110,672, the four principal societies, Basle, Burne, Zurich, and Lucerne, being supplied by the Union to the amount of over £40,000 each; £1,720 was paid into the employés' insurance fund, and £1,776 devoted to propaganda and inquiry.

There were four items on the agenda which may be considered the principal ones, and which engaged the attention of the Congress, pointing to the fact that their experience is very much the same as ours. The items were as follows:—(1) The rise in the price of provisions; (2) the growth of the

system of advertising special lines by giving presents; (3) a working agreement with the Swiss trade unions; and (4) sectional representation and limitation of period of service on the Board of the Union. To the first a resolution was passed protesting against a policy of protection, which resulted in an increase in the cost of living and was contrary to the public interest. regard to the second, it was resolved to call upon all co-operators to set their faces against the presentation system of purchase and support the Union in fighting a business policy which was designed to undermine the store. an animated discussion on No. 3, it was resolved to adjourn the consideration of an agreement with the Swiss trade union, it being strongly urged that any affiliation with an organisation whose claims are partly political are subversive to the best interests of the co-operative movement. On No. 4 item, the Congress considered it inexpedient to limit either the time of service or area from which directors of the Union should be drawn. Congress rose at eight o'clock and adjourned to a large hall in connection with the Banhof Hotel, where a splendid banquet was arranged for the delegates and which was served in first-class style to the accompaniment of a very fine band. concert was held afterwards, which only concluded at midnight.

Our Continental friends believe in getting to work early, as Congress assembled the next morning at eight o'clock and proceeded with the remainder of the agenda, which consisted of various other resolutions, the election of officers, &c. Votes of thanks brought the Congress to a close at twelve o'clock, after which we were invited to another banquet. I wish, again, to say we were very cordially received and every attention paid to us in order to make our visit enjoyable and profitable. Although we could not follow the discussions, owing to the difficulty of language, it was manifest that great earnestness characterised the speakers, and at times the discussions became very animated but always good tempered.

We left Frauenfeldt on Sunday afternoon for our homeward journey, arriving home the following Friday after having had a very pleasant time.

# REPORT OF THE TWENTY-FIFTH ITALIAN CONGRESS, HELD AT ROME, 2nd, 3rd, and 4th JULY, 1911.

# By Mr. J. Rhys Davies.

As representative, with Mr. A. Whitehead, of the Co-operative Union of Great Britain and Ireland, I attended the Italian Congress of co-operators, held at Rome, on 2nd, 3rd, and 4th July, 1911. Messrs. T. Shotton and G. Hayhurst attended also on behalf of the English Co-operative Wholesale Society. We all left Victoria Station, London, on the 28th June, and, breaking our journey at Paris and Lucerne, we arrived at Milan on the 30th. Here we were met by Signor Ghezzi, the General Manager of the Unione Co-operativa Milan. Under his genial guidance we visited the huge co-operative stores at Milan, and were much interested in the variety of goods displayed,

and the power of adaptation shown to meet the needs of the community. We also visited the large wine stores of the local society. The next morning we left Milan, accompanied by Signor Ghezzi, who had been set apart to be our guide, and after a twelve hours' journey arrived at Rome. One is tempted to try to convey the deep impressions made upon us on visiting this famous historic city, but as our duty is to give a report of the Co-operative Congress we must refrain.

The Congress opened at 10 a.m. on Sunday, and after the president had opened the meeting with a vigorous address, punctuated by hearty cheers, the Lord Mayor gave an address of welcome, which seemed to be highly appreciated by the delegates. Mr. Hayhurst conveyed the greetings of the English Wholesale Society, and I followed with a similar message of cordiality and goodwill from the Co-operative Union. A very interesting event closed this first session, viz., the presentation of medals to the founders of the Union. We were pleased to recognise Signor Maffi amongst those who were thus honoured.

The Congress continued on Sunday afternoon and on Monday and Tuesday. The discussions were carried on in a very animated and at times excited manner-more after the emotional Celt than the phlegmatic Saxon. The subjects discussed were similar to those which made the Bradford Congress so noted. The question of overlapping, or, as it was termed, "the case of societies being established to do the same work as is already being done by existing societies," received much attention. From information we received we learned that this question is as keen as in England. cities, such as Milan, there are a large number of co-operative societies all supposed to have a basis of co-operation, but evidently lacking the co-operative spirit. Another subject was the relationship of the larger societies to the smaller ones. It seems that the Union has, in the past, helped the smaller societies by defraying the cost of their audits, and it was now proposed to levy a small charge on these societies to defray this cost. A third question, which aroused a fierce discussion, was the constitution of the Union. societies working for the welfare of the people, but not based entirely on the co-operative principle, are invited to send representatives to the annual Congress. They have no voice in the government of the Union, which they keenly resent, and at this Congress they boldly made a claim that they should be represented in the councils of the Union.

On Tusday evening we were entertained to tea by the Senate of Rome in the Capitol, during which we were charmed by a description of the castles of the Cæsars, the Forum, and the Coliseum by the Lord Mayor. Later, at the invitation of the Lord Mayor, we enjoyed a dinner given in honour of the foreign delegates, in which Messrs. T. Shotton and A. Whitehead responded on behalf of the English co-operators. We left Rome at midnight, and after a brief stay at Florence and Milan arrived in London on Friday evening, 7th July.

Our thanks are due to the co-operators of Italy for their great kindness,

and especially to Signor Ghezzi, who did all in his power to make our visit to Italy very comfortable. My personal thanks are due to my fellow-representatives for much kindness and assistance, which helped to make the visit to the Italian Congress most enjoyable and instructive.

# REPORT OF THE GERMAN CONGRESS, HELD AT LEIPZIG, 19TH JUNE, 1911.

# By Mr. S. GALBRAITH.

I left Durham on Thursday, 15th June, and met Mr. Woodhouse (one of the Co-operative Wholesale Society directors) in London. We then journeyed together, viâ Dover and Ostend. We were favoured with fine weather and had a pleasant sail across the channel. Mr. Woodhouse having been over the ground before was a great comfort and solace to me, and piloted me safely and securely right to the journey's end, which we reached on Monday morning in perfect health and with a large hope of what lay before us. We stayed at the Der Kaisorhof, and were made very comfortable.

The Congress opened at 10 a.m. with the president's address, in which he dealt with many phases of co-operation, both productive and distributive, and which appeared to me to be much appreciated. The fraternal greetings were afterwards extended to the foreign delegates, and we in turn reciprocated the same, and all hearts seemed to be in one accord.

At four p.m. we were escorted to inspect the soap works, which is a very fine building, large and substantial, fitted with the latest machinery and capable of turning out a large quantity of soap per week. I was told that the cost was 1,000,000 marks (a mark being equal to one shilling); 250 hands are employed, and their hours are 53 per week. Their wages run according to the different grades of work, 23 to 25, 25 to 28, and 28 to 30 marks per week. A fine range of baths are provided, and each employé must take a bath once a week. We finished up the night with a large conversazione; all were drinking yet no one was drunk.

On Tuesday the Congress resumed its deliberations, and there were some animated discussions on various points under review. After the afternoon's session we were shown round their excellent bakery. Their membership is not less than 48,000, and the nature and quality of the productions seemed to me all that could be desired. Here, again, the directors have combined the gospel of hygiene with the necessity of toil, inasmuch as they have provided a plunge and spray bath and all the employés must perform their ablutions once each day. This must have a wholesome influence on the life of the individual as well as securing a clean article. We closed the day by being entertained to a fine concert in honour of the occasion.

On Wednesday the Congress got back to its work by 10 a.m., and at 4 p.m. the foreign delegates were entertained to lunch. I was brought in contact with two professors, and was soon at home with them by quoting the

following from Goethe and Schiller :- "Man's highest virtue is always as much as possible to rule external circumstances and as little as possible to let himself be ruled by them," "Wouldst thou know thyself see how others act and sin; wouldst thou know others also look thine own heart within." One of the professors was connected with the mines, and in conversation (for he spoke good English) I extracted the following respecting wages in the various districts. The same may not be uninteresting at this period of industrial unrest: Ruhr Valley, 5s. 3ld. per day; Aix-la-Chappelle, 5s. per day; Saar Coalfield, 4s. 53d. per day; Hall Coalfield (Lignes), 3s. 113d. per day; Seft Rhenish Coalfield (Lignes), 4s. 4dd. per day; Hall District Salt Mining, 4s. 23d. per day; Claustal District Salt Mining, 4s. 5d. per day; Mansfield District (ore), 3s. 63d. per day; Upper Haig (ore), 3s. 51d. per day; Siegen District (ore), 3s. 111d. per day; Wetzlar District (ore), 3s. 21d. per day. The economic conditions of the German mining population is not a bright one, wages are much too low for the high prices that have to be paid for food, so that thousands of miners' families have to struggle for bare existence. That the standard of living among German miners has considerably deteriorated during the last four or five years is already demonstrated by the fact that the prices of the most necessary articles of food have risen during that time on an average by 30 per cent, while wages have in most cases remained stationary or have only experienced an unimportant upward movement. I left Germany with the impression that the two most essential requisites were first obedience, and second money. However, such confraternities must help forward a better understanding between the two nations and add something to the sum total of human happiness to both countries.

# REPORT OF THE CONGRESS OF THE FRENCH SOCIALISTS CO-OPERATORS,

HELD AT CALAIS, 14th, 15th, and 16th JULY, 1911.

By Mr. W. GREGORY.

In accordance with my appointment I attended this Congress, which was held in Calais on the 14th, 15th, and 16th of July, 1911. My journey from London in the company of Mr. Threadgill (Co-operative Wholesale Society director) was a very pleasant one, and we arrived at Calais on the morning of the 13th July. Here we met Mr. Adam Deans (Co-operative Wholesale Society director), who, with Mr. Threadgill, was representing the Co-operative Wholesale Society at the Congress. We were lodged at the Grand Hotel, along with the other foreign delegates, and, notwithstanding the language difficulty, we got on very well.

The Mayor of Calais, who happened to be the manager of the local society, presided over the proceedings of Congress. After the presidential address, greetings were extended to the foreign delegates, first place being given to Britain. My reply, as the representative of the Union, also of the Inter-

national Aliiance, was enthusiastically received. The Co-operative Wholesale Society representatives were likewise acknowledged.

The second day of the Congress opened with great excitement, the whole of the 330 delegates being present, which, by the way, is a record attendance at a French Congress. We soon realised that the debate on the great question, which was the special feature of this Congress, namely, the amalgamation of the two co-operative bodies in France—the Co-operative Union and the Socialist Co-operative Society—was in full swing. Many of the speakers grew most eloquent, and as the leaders of each section made their appeals the excitement of their supporters knew no bounds. Ultimately they agreed to the principle of amalgamation, and then the debate turned to the question of the name of the new organisation. At the rising of Congress this question remained unsettled, and was adjourned until the next Congress.

On Saturday evening the foreign delegates were entertained to a banquet, when much speech making was indulged in, Mr. Deans specially distinguishing himself

On Sunday morning the whole of the delegates were taken for a sea trip around Banc Nez, the sail being much enjoyed. In the afternoon another banquet was provided in the Socialist new hall, at which a large number of delegates were present, after which a reception was held at the Town Hall by the Mayor and Corporation.

My short stay in France has enabled me to understand the Frenchman much better than ever I did before. As a co-operator he is sincere and most anxious to copy the Rochdale plan. I am convinced, if there is one thing in the world which is capable of cementing the English and French peoples together in one brotherhood, that one thing is co-operation.

# VII.—Report of the Representative of the Co-operative Union attending the Trades Union Congress, held at Newcastle-on-Tyne, from September 4th to 9th, 1911.

By Mr. J. SMITH.

 $(\mathbf{See}\ \mathbf{Report}, \mathbf{45},\ \mathbf{page}\ 125.)$ 

At the request of the Northern Sectional Board I attended as your representative the Forty-fourth Trades Union Congress, which was held at Newcastle-on-Tyne. This was the third time Congress had visited the city. The earliest was held in 1876, and followed, like this one, a time of great stress and trial in the industrial world, culminating, as it then appeared, in the full legal recognition of trade unions. The Taff Vale decision of 1900, however, interfered with this idea, since when there have been extraordinary happenings involving some departure from previous practice and precedent, Parliamentary action, and strike methods on an empirical scale alternating, and bringing new forces into operation, that it would be very difficult to foretell the outcome.

The Newcastle Congress of this year seemed peculiarly charged. Delegates were present, numbering 523, from unions having a membership of 1,662,133, an increase of 18 delegates and 14,418 members compared with the year 1910; also fraternal delegates from the American Federation of Labour, from South Africa and Mexico, besides the Labour Party, the General Federation of Trade Unions, and the Co-operative Union. The Home Office sent Mr. D. J. Shackleton, and a scene was nearly the result. The Board of Trade had representatives in Messrs. C. J. Drummond, I. Mitchell, and D. Cummings.

Mr. W. Mullin occupied the presidential chair, and the newly appointed secretary (Mr. C. W. Bowerman) was in attendance.

The opening day was taken up by business of a routine character, the president's address being the main feature. It was brief and businesslike, recognising the value of progressive thought and the principles of a wider tolerance. "No one brain," said he, "or set of brains can do all that needs to be done to protect the interests of the working men of our nation and raise the poor to a level of independence and happiness." A kindly note of reference to the passing of the late 'secretary (Will Steadman) and Mr. J. Johnson, of the Durham Miners, with a generous tribute to the late Sir Chas. Dilke evoked sympathetic response. The agenda, he pointed out, contained many important propositions, from National Insurance to the Osborne Judgment, Shop Hours, Amended Regulations for Mines. great unrest, the strikes of transport workers, mutual agreements, and Conciliation Boards had more than passing reference. Congress generally agreed with him that "a long drawn out arbitration is agony to men not receiving a living wage, and to others speeded up to point of collapse it has its limits." This seemed to me the keynote of the week's proceedings, and indicated how deep is the sympathy generally given to the lesser-paid classes of labour in their efforts towards obtaining their share of the wealth, leisure, and opportunity possible through better organisation.

It was on the fourth day of Congress when fraternal greetings were made possible, the American delegates being the first received. From their addresses one made note of the differences existing between the conditions of our own country and the States. The extraordinary position of the great combinations of capital, and the legal support rendered them in their disputes with labour, bore up in somewhat sharp contrast to our own. A reference to compulsory arbitration seemed to convey a warning. Their experience was that it was invariably used to destroy the unions. The Labour Party and the General Federation of Trade Unions followed, and your representative was then called upon. He tried to point out the similarity of the conditions which brought both movements into being, that largely we came from the same firesides and gained by each others' criticism; that in the development of all great movements differences arise and they are put to uses sometimes which the pioneers could not foresee. Whatever disputes, however, arose between the two movements there was machinery to adjust. They were attacked by

big federations of employers, we were menaced by the big trusts and combines. In our educational programme subjects were included that were calculated to produce the type of man they would wish to see develop. They could assist greatly in the growth of democratic sentiment and ideals by coming into more active co-operation with us. These remarks were well received, the one interruption helping rather than otherwise.

It was my first visit to a Trades Congress, and the impressions received will be helpful. One could not fail to note the similarities to our own in some of their methods, and in others we might benefit by imitation. The card vote struck me, in view of its recent adoption by our Congress, as being very

useful.

# VIII.—SUMMARISED REPORT OF THE WOMEN'S CO-OPERATIVE GUILDS.

(See Report 47, page 126.)

I.-ENGLAND.

REPORT FOR THE YEAR-MARCH, 1911, TO MARCH, 1912.

The total number of Guild branches is now about 540, with a membership of over 27,000.

The activity of the branches in the general work of their societies is shown by the attendance at quarterly meetings and by the election of women on the various boards and committees of the movement. Fifty women have been elected on to management committees in thirty-eight societies, including Leeds, Bristol, Manchester, Toxteth, and Woolwich. About 350 women serve on education committees in 142 societies, and there are women on the executives of all the Educational Committees' Associations. One woman (Mrs. Gasson) is on the Southern Sectional Board, while a woman candidate is standing for the Board of the Newspaper Society, and women delegates have been sent by their societies to the Co-operative Congress and Co-operative Wholesale Society quarterly meetings.

The most important work undertaken by the Guild has been in connection with (1) the Congress Minimum Wage Scale for female co-operative employés, and (2) the Insurance Act.

# THE MINIMUM WAGE.

The campaign for the adoption of the scale for women by distributive societies and the Co-operative Wholesale Society has been carried on with vigour throughout the year, and the results are most encouraging. The number of societies paying the scale is now about 100, employing altogether from 1,500 to 2,000 women and girls, while many more are raising the wages of their women employés, and it is hoped will soon reach the level of the scale. The local branches of the Guild and the Amalgamated Union of Co-operative Employés have worked together, both in approaching committees of manage-

ment and in getting women employés to join the Union. The number of women in the Amalgamated Union of Co-operative Employés is now nearly 3,000.

Special work has been done with a view to securing the adoption of the scale by the Co-operative Wholesale Society. Enfield Highway and twenty-eight other societies sent in the following resolution for the June quarterly meeting:—

Seeing that the principle of a minimum wage is now being accepted and acted on, both in our own country and in the Colonies, and has been adopted by over fifty co-operative societies, and, believing it is not only of vital importance to the workers that they should be paid a living wage, but that the interests of business are best served by good wage conditions, this meeting is of opinion that it is desirable that the Co-operative Wholesale Society directors should publicly adopt and put into force the minimum scale of wages for women and girls employed throughout the Co-operative Wholesale Society, in all departments where no trade union rate for women exists, resolutions in support of this minimum wage scale having been passed at three Co-operative Congresses.

Leaflets putting forward the case in support of the minimum wage were issued by the Guild and distributed to delegates, and a letter, signed by thirty-nine supporting societies, was sent to every shareholding society. At the quarterly meetings the Co-operative Wholesale Society directors supported a motion for adjournment for six months, in order that they might present a report.

The report of the directors was issued at the end of October, and it proved to be a refusal to adopt the minimum wage, and the information given as to present wages was in the form of averages, which are not relevant in regard to the demand for a minimum wage. A reply to this report was sent to all societies by the Guild, and a letter, signed by fifty-two supporting societies, was also sent. Guild branches approached their management committees to ask them to support the minimum wage resolution, and deputations were offered and sent when desired. A lively correspondence was kept up in the Co-operative News, which published an important article by Mr. J. A. Hobson, the economist. Individual Guild members worked with self-sacrifice and devotion in endeavouring to secure the support of their management committees and Co-operative Wholesale Society delegates and in distributing leaflets at the time of the quarterly meetings.

The adjourned resolution was brought forward at the December quarterly meetings and very fully discussed. An amendment, extending its scope, was sent in by Leicester Society. Enfield Society accepted the amendment in order to endeavour to get a clear vote without confusion of issue, but, unfortunately, this proved impossible, and the official figures do not, therefore, give a correct idea of the support given to the minimum wage. To obtain this the votes in

favour of the Enfield resolution at the Manchester divisional and general meetings (where it was voted on separately from the Leicester amendment) must be added to the votes for the Leicester resolution at all the other meetings. The total is 978 for the minimum wage, and 1,523 against it. This result is most encouraging, showing that a turn over of 300 votes would secure the passing of the resolution.

Great interest in the vote has since been shown at societies' quarterly meetings, questions being asked at many places as to how the delegates voted. In several cases the quarterly meetings have passed resolutions in favour of supporting the adoption of the scale by the Co-operative Wholesale Society. The Guild has issued an appeal to societies asking that they should take steps to bring the matter before Congress, and also that on this question of principle the instruction to Co-operative Wholesale Society delegates should be brought before the members' meetings.

## THE INSURANCE ACT.

The position of women under the Insurance Act was of great importance to our members, for two reasons—

- (1) The Maternity Benefit.—As reported last year, before the Bill was introduced, the Guild had urged that it should provide for maternity benefit. The inclusion of this benefit in the Insurance Act was heartily welcomed by the Guild, though certain conditions regarding it were unsatisfactory, and endeavours to secure alterations were made, and met with a considerable measure of success.
- (2) The Exclusion of Married Non-Wage-Earning Women.—As nearly all Guild members are married non-wage-earning women, a strong protest was made from the first against their exclusion, in the original form of the Act, from all sickness, medical, disablement, and sanatorium benefits. The effect of this exclusion was to deprive wives and mothers who did not work for wages from all help towards sickness. It further made the whole of the women's side of the Act financially unfair. The Guild was represented on a large deputation to Mr. Lloyd George, and took an active part in bringing the women's case before M.P.'s and the Co-operative Parliamentary Committee. The result of the combined agitation of women's organisations was that the women's side was entirely remodelled, and many of the improvements as regards married women are on the lines of suggestions made by the Guild. The Chancellor made a kind reference in the House of Commons to the work done by the General Secretary of the Guild in this matter. The Act is, however, still unsatisfactory in regard to married women, because—
- (1) The State only contributes 1d. towards the insurance of married non-wage-carning women, instead of the 2d. given to all other insured persons. Married women, who have not the advantage of the employer's contribution, are thus deprived of half the State's contribution, though themselves paying the full 3d.

. (2) The Maternity Benefit is not made the property of the wife herself, unless she works for wages.

The Guild was also represented on the deputation to the Chancellor with regard to the position of domestic servants. The vice-president, Mrs. Wimhurst, voiced the views of the Guild on this question, which affected daughters of many of our members, and her speech in support of the inclusion of these workers was afterwards widely quoted.

Meetings on the Insurance Act, as it affects women, addressed by official lecturers sent by the Insurance Commission, are being held in all the Guild districts, and many of the Guild members are attending classes specially arranged for working women by the Commission.

Two members of the Guild, Mrs. Eddie and Miss L. Harris, have been appointed on advisory committees under the Act.

# CREDIT TRADING.

The Women's Co-operative Guild was represented on the Joint Anti-Credit Committee with the United Board up till October by Mrs. Harris and Miss Spooner. It was then decided with very great regret to withdraw from the committee because its work was so curtailed that the value of the special committee was practically gone. When first established, the committee had the all-important power of directly approaching credit-giving societies. Some 200 to 300 societies were brought into direct touch with the committee during the first two years of its existence, deputations attended round table conferences, meetings of management committees and managers were arranged, expert advice was given, and a large amount of information and experience was gained, invaluable to the committee for making its recommendations as regards the abolition of credit. In all this work the Guild representatives took an active part, forming the deputations in fully one-half of the cases, the Guild bearing the expense of their work.

Three years ago a stop was put to the activities of the committee by a veto being placed on the direct appeal to societies. Instead of the close connection between the local committees and the Credit Committee which, in our opinion, was essential to the work, the committee's work was confined to bringing what pressure it could on the Sectional and District Boards of the Union to carry on the agitation.

We were informed by the present secretary that the only work contemplated during the year was "again to communicate with the Sectional Boards asking them to take such action as they deem advisable in their sections in order to lessen the amount of credit given," to compile the credit statistics (which are most valuable, but are the work of the Union office), and to suggest that conferences might be held to discuss the subject.

When the committee's work was curtailed three years ago we had serious doubts as to whether it was any use for the Guild to continue to be represented on the committee. We decided, however, to give the new plan a trial, but at

their meeting in September, 1911, the Central Committee came to the conclusion that the work done does not justify the cost in time and money of representation. A comparison of the work done during the last two years with the hopeful results of the first two years, justifies this decision. We still believe that a joint committee on the original lines would have done valuable work for the movement, and the interest of the Guild in the campaign is in no way diminished. In writing to the Anti-Credit Committee, we informed them that if they desired any definite help on the part of the Guild we should be only too glad to give it, either by helping to arrange meetings or by supplying speakers, and that the Guild sectional councils would be asked to write to the Sectional Boards offering help in the sections.

The subjects of emergency funds and credit trading have been kept before the branches, and about fifty of our sectional and district speakers have taken up this subject. In all the sections the Guild councils informed the Sectional Boards of their desire to co-operate in any work undertaken, and the Sectional Councils are arranging to specially approach certain societies through their Guild branches. The question of starting an emergency fund has been successfully brought forward in several societies.

# OTHER SUBJECTS.

Progress has been made in abolishing or reducing entrance fees, the question being often raised now when rules of societies are revised.

The provision of sick room appliances continues to advance, and most satisfactory reports are given of their usefulness to the members. Societies

providing them are constantly increasing their supply.

To encourage the support of co-operative productions forms part of the work of every branch, and is brought forward in connection with meetings on all kinds of co-operative subjects. Guild branches help in exhibitions, hold novelty nights, attend the Co-operative Wholesale Society lectures, arrange for addresses from their store managers and management committee members, and from the numerous Guild speakers who take this subject. It has also been discussed at a considerable number of conferences.

Open membership and a moderate uniform dividend have been discussed at conferences and branch meetings.

The two other citizen subjects for which the Guild has been working for some years have been continued. The establishment of school clinics has been advocated in many towns, and meetings, often arranged jointly by Guild branches, co-operative educational committees, and other organisations have been held, and, in some cases, permanent committees have been formed.

The demand for the full enfranchisement of women has received a strong impetus from the promised Government Electoral Reform Bill. Conferences and branches have warmly supported adult suffrage. This question is of great importance to co-operation, for full enfranchisement of adult men and women is the only way in which the movement can have its due weight in influencing legislation which touches it closely.

# THE EDUCATIONAL COMMITTEE.

During the year the Guild has been represented on the Educational Committee by Mrs. Blair. Classes for Guild members on some of the special subjects taken up by the Guild are being arranged at Holyoake House under the auspices of the Educational Committee.

## NEW PUBLICATIONS.

Among the papers published by the Guild during the year have been "Co-operative Comrades in Arms," "The Cost of Living," and other Minimum Wage leaflets; "The Economy of High Wages," by Mr. J. A Hobson; "The Reply to the Report of the Co-operative Wholesale Society". "Marriage and Divorce," by Fru Anker.

# MRS. JONES' GUILD CONVALESCENT FUND.

The amount received on behalf of this fund and available for grants during 1911 was £203. 10s. 1d. The number of cases helped was 132, the total amount of grants being £192. 6s. 3d.

#### FUNDS.

We desire to express hearty thanks to the Co-operative Union for their grant of £300, and to the Co-operative Wholesale Society for their grant of £100; but our financial position continues very unsatisfactory. The growth of the Guild necessitates a larger expenditure year by year, while it is seven years since there was any increase in our grant.

STATEMENT OF ACCOUNTS, 1ST JANUARY TO 31ST DECEMBER, 1911.

RECEIPTS. To Balance in hand 1st Jan., 1911—Coming-of-Age Fund ", ", Central Fund		8	88 1	8 41/2		s.	d.
" Branch Subscriptions to Central Fund " Grant from Co-operative Union " Donation from Co-operative Wholesale Society. " Special Fund		3	00 15	2 2	TIT	ð	J
,, Badges	8 3	9 6 5 1 — 10	4 14 2 8	6	817	6	10

	EXPENDITURE.		£ s	. d.	£	s.	d.
Ву	Postage, Telegrams, and Parcels	. 10	5 11	10			
"	Stationery Printing	. 2	3 16 1 1				
11	Central Committee, Fares and Postage Speakers' Expenses	. 5		31			
21	Representatives' Expenses	. 4					
11	Literature       £34 10         Badges       44 3	8					
33	Business Books		3 17	0			
"	Grants to Sections:—			•			
	Midland       26 0         Northern       16 0	0 0					
	Lancashire         22 0           Yorkshire         18 0	0					
	Southern 35 0	0 0					
	Western 11 0	Ŏ					
	Honorariums to Sectional Secretaries	- 13 . 4	9 10 7 C				
22	Special Grant to Yorkshire Section Sectional Conferences:—		1 10				
27	Midland £2 2 1						
	Lancashire 3 6	8 8					
	Yorkshire         1 12           Southern         0 0	6 <b>7</b>					
	Western and South-Western 3 14	6 1	5 15	10			
"	Grants to Districts: -						
	Northern 3 0	0 0					
	Lancashire         3 0           Yorkshire         2 17	0 6					
	Southern 9 0	0					
			9 17	6			
"	Special District Committee Meetings:-  Midland	6					
	Northern         1         2           Yorkshire         1         15         1						
	Southern 4 6	4	9 9	0			
13	Annual Congress Expenses:—		υŁ	, 0			
		1½ )					
	District Representatives' Expenses 2 13		17	41			
	Classes	. 1	3 4	8			
"	Office Expenses	. 5	2 8	01/2			
	AuditorSundries		$\begin{array}{ccc} 1 & 1 \\ 2 & 0 \end{array}$	8			
21	Cheque Books and Bank Commission		1 12		898	15	$9\frac{1}{2}$
11	Balance in hand, 31st Dec., 1911—Coming-of-Age Fund			101			
			_		90	0	5
				d	£988	16	1

Audited and found correct-

GEORGE HINES, Public Auditor, under the Industrial and Provident and Friendly Societies Acts.

28th February, 1912.

## II .- SCOTLAND.

The Central Council have again the privilege of submitting for your approval the annual report and balance sheet for the past year.

The year just completed has been one of steady progress. We have an increase in our membership, and have added seven new branches to our number. Propaganda work has been an outstanding feature during the session, many societies having applied to the Central Council for speakers. The Central Council also organised a propaganda meeting in Motherwell and assisted with another at Burnbank.

The subjects dealt with during the session have been—"Reform of the Poor Law," "The Sweating System," "State Insurance," "Woman's Place in the Movement," "The Co-operative Idea," "Our Laundry," "Education and Citizenship," "Flannelette and its Dangers," "Women's Rights," "Women and Town Council Work," "Some Women Pioneers of Reform," "The Prevention of Destitution," "The White Plagne: Its Causes and Prevention," "Labour Exchanges," "Co-operative Insurance," "Women as Directors of Co-operative Societies," &c. Some splendid educational work has been carried on in our branches, which marks a step in the right direction. The members of the Central Council have visited and addressed 180 meetings since the start of the session, and attended 50 other meetings.

# ENGLISH GUILD CONGRESS.

On the kind invitation of the English Women's Guild, Mrs. Slater and Mrs. Downie were appointed to represent the Scottish Guild at the Guild Congress held at Bristol in June last. Mrs. Walker represented the Scottish Guild at the annual meeting of the Irish Guild held at Belfast.

# OUR POSITION IN THE MOVEMENT.

We are pleased to report that ten of our members have seats on boards of management, an increase of two over last year; nineteen sit on educational committees, an increase of five over last year; two on the Central Committee on Education; three on the committee of the Veterans' Association; one on the Glasgow and Suburbs Conference Association; one on the National Defence Association executive; one on the committee of the Scottish Holiday Association; two on the Reception Committee for the International Cooperative Alliance Congress; and an increasing number represent their societies as delegates at federated meetings.

# SEAMILL SHELTER.

The guildswomen subscribed £82. 4s. 6d. for the purpose of furnishing the women's shelter, the latest addition and improvement to the Co-operative Convalescent Home at Seamill.

#### CITIZENSHIP.

The people of Glasgow are now reaping the benefit of the efforts of the guildswomen in Sections I. and II. to get the halfpenny stage on the tramway doubled, or, in other words, to get the full half of the penny stage for a halfpenny. On the 7th December last the Town Council agreed, by a large majority, to give the scheme a trial for three months. This took effect on the 10th December, and is proving a great success.

The Guild joined with other womens' associations during the session in an endeavour to get the Glasgow Town Council to appoint women for the purpose of making investigations into cases of violation of girls and of indecent practices. The investigation necessitated questioning of a delicate nature, which we considered would be better made by women than by men officers of the police department, as is done at the present time. Although the first attempt has not met with success, the matter will not be allowed to drop.

Two women were put forward as candidates for the Glasgow Town Council at the November elections—one for Maryhill Ward and one for Anderston Ward. Miss M. Blackie made a good fight in Anderston, and was only defeated by a small majority. Miss Kerr was not so successful. Better luck, we hope, will be theirs next time.

The guildswomen worked hard at election time for co-operative candidates, and their work was crowned with success.

#### ANNUAL MEETING.

The annual meeting was held in the St. Mungo Hall, South York Street, Glasgow, under the auspices of the U.C.B.S., on Saturday, 20th May, 1911. About 500 delegates and friends were present. Mrs. Buchan (president) occupied the chair.

The proceedings opened with the singing of the chorus "Forward, all ye Workers!"

Mr. Gerrard extended a welcome to all present, and hoped their proceedings would be pleasant and profitable.

The first item on the agenda was the adoption of standing orders for the annual meeting, and these were agreed to and came into operation.

The President, in her opening address, stated that the Guild was still holding its own, and its position was becoming more firmly established every year, and she believed the ideals set before them by the pioneers of the Guild were being more favourably accepted.

Mrs. Buchan introduced Mrs. Husband (Belfast), the representative from the Irish Guilds, who conveyed the fraternal greetings of the Irish guildswomen to the conference.

The Secretary then read a synopsis of the council minutes for the year.

The adoption of the minutes was moved by Mrs. Stewart (Uddingston), seconded by Mr. Dick (St. Rollox), and agreed to.

The adoption of the report was agreed to on the motion of Mr. Carr (London Road), seconded by Mrs. Hunter (Kinning Park).

Mrs. Crighton then gave the auditors' report.

Mr. Anderson, in a letter apologising for his absence, corroborated and intimated that, owing to his having removed he would not again be able to take part in the audit.

Mrs. Buchan was unanimously re-elected president of the council, Mrs. Slater as secretary, and Mrs. M'Fie as treasurer; while Mrs. Walker was re-elected one of the representatives on the committee of the Veterans' Association. For two auditors there were five nominations, and, after a course of voting, Mrs. Crighton (St. George) and Mr. Trainer (Hamilton Central) were elected.

# PROPOSED HOLIDAY HOME.

A considerable amount of discussion took place over the proposal of the council that, to celebrate the coming-of-age of the Guild, steps should be taken to institute a holiday home for the mothers and children. The proposal was moved by Mrs. Slater, who said that, after having given the matter considerable thought, the council had come to the conclusion that the best method of celebrating the coming-of-age of the Guild was the establishing of holiday homes. If they read the convalescent homes report for last year, they would find that on several occasions mothers had been turned away from the homes because they had brought children with them, and there was no accommodation for children at the home. The scheme recommended by the council was not of great magnificence. They had visited the Rechabites' Home, and they found that there were three room and kitchen houses and three single apartment houses. The visitors found their own food and fires. They had the floors covered with waxcloth, and the visitors provided their own bedclothes and cutlery. The council thought that if a small rent was charged, the scheme would pay itself, and it would be worthy of their coming-of-age. It was for them to say whether they would supply the funds for such a scheme. They put forward the proposal to only rent at first, so that if they were not pleased with the place they could go away.

Mrs. Croll seconded. She thought there could never be a more fitting time than this coming-of-age for the starting of a scheme like this. As a monument of the time they must leave something which would be abiding, and she hoped they would adopt this scheme and provide another monument.

Mrs. Bell moved that they attempt to get into communication with the Co-operative Convalescent Homes Association, and get a wing added to each home.

Mr. Gerrard expressed surprise at the ladies going into details before they had the money. Everybody agreed that the object the executive had in view was a very laudable one. If it were laudable, it was not necessary to go into details that day. The meeting should pass a resolution, agreeing with the recommendation of the executive, and remitting it to them to take steps to

raise money by organising a bazaar or otherwise, and report the result at the next annual meeting. (Applause).

Mr. Low (Laundry Association) seconded the resolution.

After Mrs. Slater had replied to the various objections raised, it was stated that the Central Council would accept Mr. Gerrard's resolution. This was put to the vote against Mrs. Bell's proposal, and Mr. Gerrard's was carried by 165 votes to 7. A motion from Mrs. Rough, in favour of the section being asked to co-operate with the Central Council, was also carried.

### BALLOT VOTING.

Mrs. Bain moved an alteration in Rule XI., substituting ballot voting for the present method of electing officials, and, after some discussion, this was carried.

The meeting at this stage adjourned. The delegates were entertained to dinner in the Grand Hall, by the U.C.B.S., for which the directors were thanked, on the call of Mrs. Hutton (Edinburgh), Mr. Gerrard replying. A collection was taken up on behalf of the Seamill Fund, which amounted to £4. 16s.  $7\frac{1}{2}d$ .

### THE AFTERNOON SESSION.

Before returning to the agenda, the President took the opportunity of introducing Mrs. Bamford Tomlinson, whom she described as an old friend of the Guild, who had literally been born in co-operation.

Mrs. Tomlinson, who had a cordial reception, said that although not a qualified representative of the English Guild, she felt fully justified in extending a hearty greeting from the guildswomen in the south, and she would convey to her sisters afterwards the fact that she had done so.

The discussion of agenda was then resumed.

A proposal to alter Rule XIV., to bring it into harmony with the amended Rule XI., was agreed to unanimously. A further alteration in Rule XI., to make it necessary for candidates for election to the council to have been at least two sessions in membership of a branch, instead of six months as formerly obtained, was also cordially supported and carried unanimously.

Mrs. Hill (Tillicoultry) moved a change in Rule IV. for the purpose of adding another section to the constitution, making the total number six instead of five. She pointed to the difficulty that was involved in Section V., owing to the fact that there was a distance of fifty miles between the extreme branches in the section, and it was suggested that this section might be made into two.

Mrs. Revie (Airdrie) seconded.

The General Secretary pointed out that more than one section had the same grievance, and if these proposals were carried one of the new sections would only have nine branches.

Mrs. Alexander (St. George) moved the previous question, and this was carried by 96 votes against 60.

A proposal to substitute a printed synopsis for the present method of

reading the minutes led to some discussion, but the previous question was also carried in this instance by 136 votes against 90.

### THE POVERTY PROBLEM.

The important part of the afternoon's proceedings was an address by Mr. Robert Murray, J.P. (chairman of the Neilston Parish Council) on "Poor Law and the Poverty Problem." Mr. Murray aimed at demonstrating some of the difficulties connected with the present Poor Law, so as to prepare the minds of the women for the consideration of questions connected with the reform of the Poor Law. He explained that the present Scottish Poor Law was based upon the Act of 1845, although the foundation was laid farther back. The Act of 1845 had been preceded by an agitation, and by Royal Commission Reports which made it appear that the poverty then existing was largely the result of the pernicious conduct of the individuals, so that it could be understood that the Act of 1845 was largely a repressive Act. the Act was handed over to the propertied classes to administer, that type, for forty years, carried out the intentions of the Act on its repressive side. Proceeding to show how the repressive machine acted, Mr. Murray pointed out that the inspector, to whom the applicant for relief has to apply, tries to apply the machine to save the rates. The first thing for him to do is to offer the applicant the poorhouse. 'Very few of us would be willing to go into the poorhouse, and therefore many are kept off the rates altogether by this offer of the poorhouse. Again, the inspector might think the case one which he could refuse to assist, and may not even offer the poorhouse. In such a case the applicant can only appeal to the sheriff, who may instruct the inspector to break "the law" and give relief. The inspector in some such cases had kept within the law by making one dole, but within the past eighteen months the sheriff's warrant had been taken as meaning that assistance must be given till next meeting of the parish council. In Scotland an able-bodied person has no claim on the rates, and this is one of the hardships of the Scottish Poor Law. Under the Scottish Poor Law there is assistance for profligate men and illegitimate children, but for the honest, hard-working man thrown out of work the Scottish Poor Law can do nothing if he be able-bodied. It was intended that the Poor Law should cover the cause of the able-bodied poor, but judgemade law had decided that the able-bodied poor were not to be included, and that decision had been accepted ever since. Continuing, he said one of the brightest stars in the crown of the Scottish Poor Law administrators—if they had a crown—was that they led the English boards of guardians by showing what could be done with the children of the vicious and dissolute classes by taking away children from their surroundings and placing them under the care of foster-parents, with whom they became good men and women. dealing with the methods by which the "morally unfit" circumvented the Poor Law, Mr. Murray went on to denounce the proposal made in the Majority Report of the Poor Law Commission, viz., that the administration of the Poor Law should be taken out of the hands of the democratically-elected people,

whom the report described as being "too near the paper line to do justice in the matter," and he earnestly hoped that co-operators would support the Minority Report. A short discussion followed.

There were one or two items of business to be disposed of, one of which was the appointing of delegates to the English Congress. It was decided to send two, Mrs. Slater from the committee and one from Section V.

Two verses of "Auld Lang Syne" were sung and the delegates dispersed to take a parting cup of tea at the invitation of the United Baking Society.

### OTHER MEETINGS.

The Central Council met in conference with the presidents and secretaries of the five sections on 8th August, when the remit from the annual meeting, viz., the raising of a fund to commemorate the coming-of-age of the Scottish Co-operative Women's Guild, was first considered, and, after a full discussion, it was agreed to recommend to the branches that, instead of arranging a large bazaar, each branch send in a contribution (to be raised in whatever manner the members decide on) to the Central Council, who will, along with representatives from the sections, arrange a combined sale of work in conjunction with an "At Home," in Glasgow, about the end of January, 1912. The secretary of each section was appointed to act along with the Central Council.

Arrangements were made for the paper, "Poor Law Reform," by Mr. Bisset, being sent out to each of the branches, where it should be read and discussed first, and then read at the quarterly meetings of the sections, where the members could come prepared to take part in the discussion.

A letter from the Scottish Central Committee on Education was read re the bringing of the principles and benefits of co-operation in a simple and easy manner before the children of members and others. The meeting quite approved of the Guild co-operating with the Scottish Central Committee on Education in this matter, and considered that lectures, with limelight, was the best method of educating the children, and that if the Scottish Central Committee on Education agreed to this, the guild branches should apply for lectures through the general secretary of the Guild.

A communication from the National Vigilance Association of Scotland was considered, when it was agreed to approach the magistrates with a request that women be appointed for the purpose of making investigations into cases of violation of girls and of indecent practices. The investigations necessitated questioning of a very delicate and frequently of a revolting nature, which the committee of the National Vigilance Association consider would be better made by women than by men officers of the police department, as is done at the present time.

A letter was also read from the National League for Physical Education and Improvement, asking co-operation in a campaign on the matter of inflammable flannelette. Agreed to supply the addresses of branch secretaries, when pamphlets on the subject would be sent to each branch.

### PROPAGANDA MEETING AT MOTHERWELL.

The Central Council held a propaganda meeting in the Co-operative Hall, Dalziel Street, Motherwell. Mrs. Slater presided.

Mrs. Buchan moved the following resolution:-" That this meeting of members and wives and daughters of members of co-operative societies in and around this Motherwell district, sincerely regret the action of a section of the members at the quarterly meeting of Dalziel Society in carrying the resolution to abolish the Women's Guild in connection therewith, and forward a protest against this finding, asking that same be reconsidered and rescinded at the earliest date, as being in the best interests of the society and the co-operative movement." She stated that they were not there to fight the society. Their motto was, "Unity is strength," and it was pitiable that they should have to come here at this time of day and make an appeal to resuscitate the branches of the Guild in the Motherwell district. While she urged the women to assert their position in the society, she hoped they would be wise in their strength; but they could not sit still and see the best agency of the movement abolished. The co-operative movement might put up their shutters the day that women ceased to take an interest in it. If ever there was a time when they wanted the support of the women it was surely at the present time. The Guild was the corner-stone of the society, and no building could stand without a cornerstone. They wanted the women to be a living example to the movement. Their mission that night was to see that every woman went back to work for the good of her sisters.

Mr. Gallacher, Mr. Brown, and others took part in the meeting.

COMING-OF-AGE OF THE SCOTTISH CO-OPERATIVE WOMEN'S GUILD.

Two appeals have been sent out to the members and federated societies re the coming-of-age of the Guild. The first was in accordance with the remit from the annual meeting, urging the members to raise contributions by local sales of work or otherwise; also intimating a sale of work in conjunction with an "At Home," to be held on 27th January. The second was as follows:—Since our appeal was sent out re above, the Convalescent Homes Committee have agreed to add an addition to the Seamill Homes for women and children, and as we have no wish to overlap, the Central Council and sectional secretaries agreed at a conference to recommend to the members that, as an alternative scheme, the fund now being raised be invested for the purpose of sending our members for a holiday when in need of a change of air, either to the convalescent homes or to enable them to go to their friends in the country or seaside, and receive fresh vigour and energy.

The "At Home" and sale of work held on 27th January was very successful, and the committee were able to hand over £18 to the coming of age fund. The branches are working well for the same purpose, and we expect to be able to give a good report at the annual meeting.

Some of our branches have added largely to their membership, while others have allowed their membership to go down. Cowlairs Central Branch

is to be congratulated on gaining the position of premier branch of the association, with a membership of 302.

We are pleased to add to our number the following new branches, viz.:—Bothwell Park, Newtonshaw, Kilbirnie, Glengarnock, New Cumnock, Dumfries, and Grangemouth. It is with regret we have to report that Hawick Branch has lapsed, but a few new branches are in the making and will be opened in the near future. The number of branches now stands at 133, with a combined membership of 11,430, an increase of 770 over last year.

The Central Council most sincerely thank the Co-operative Union, the Scottish Co-operative Wholesale Society, the United Co-operative Baking Society, the Scottish Co-operator Newspaper Society, the Scottish Co-operative Laundry Association, and the Hamilton Baking Society for their grants; also the United Co-operative Baking Society for so generously entertaining the delegates at the annual meeting, and the Scottish Section for the use of room for committee meetings.

The following is the financial statement for the year 1911:-

	Receipts. £ s d.	Expenditure.	£	s.	đ.
To	Balance, as per last Report 75 14 6	By Grants to Sections		0	
	Grants from—	" Conference Subscriptions-Ten			
	Co-operative Union100 0 0	at 2s. 6d. each	1	5	0
	S.C.W. Society Ltd 5 0 0	,, Hall Rent	0	11	6
	U.C.B.S. Ltd 5 0 0	,, Auditors' Fees and Expenses	1	2	11
	Scottish Co-operator 2 2 0	Expenses of Annual Meeting		16	7
	Scottish Co-operative Laundry	, Special Conference of Sections		14	7
	Association 1 1 0	,, Donation - Veterans' Association.	ĭ	î	ò
	Hamilton Co-operative Baking	, Veterans (Coatbridge)	ñ	4	0
	Society 1 0 0	,, Co-operative Convalescent Homes		~	
	Collected for Shelter - Seamill		82	4	6
77	Homes 82 4 6	,, Donation - West of Scotland	-	-	Ü
	Veterans Coatbridge) 0 4 0	Women's Suffrage	0	10	6
"	Interest on Bank Account 0 15 8	,, Two Delegates to English Con-		10	0
"	" Co-op. Newspaper 0 1 0	gress	8	4	2
",	Song Books 1 3 10	, Co-operative Homes Association		^	~
"	Printing (Sections)	Ltd.	1	3	0
	Branch Subscriptions 45 19 9	" Donation — National Vigilance	^		
"	22 20 20 20 20 20 20 20 20 20 20 20 20 2	Association	0	5	0
		, Scottish Defence Association	ĭ	ĭ	Õ
		"International Alliance Affiliation	-	-	0
		Fee	0	19	0
			10	0	ō
		", Treasurer's Salary	5	ŏ	ŏ
		" Delegations—Ordinary		10	0
		" Central Council Expenses"	45	2	8
			48	10	9
	Audited—	" Scottish Central Committee on	20	10	U
	HELEN CRIGHTON.	Education	3	0	0
	JAMES TRAINER.	" Delegates' Expenses—Veterans'	0	0	0
	VAMES LIGHTERS	Meetings	0	16	1
		" Postages—Secretary	6	0	ô
		,, ,, Treasurer	ŏ	9	7
		,, Propaganda Meeting - Extra	0	6	6
		,, Shares—Co-op. Convalescent	-	0	J
		Homes Limited	3	0	0
		"Shares—Co-op. Newspaper	ĭ	2	4
		Cash in Bank			

,, Cash on hand.....

### Branch Subscriptions, 1911-12.

	£ s. d.	0 0 0
Allon	0 6 8	Kirkintilloch
Alloa		
Alva	0 3 9	Lanark 0 3 4
Anniesland	0 4 7	arkhall Co-op 0 7 2
Arbroath	0 2 6	,, Victualling 0 11 8
Ardrossan	0 4 0	Leith Provident 0 7 5
Avonbank	0 14 9	Leven 0 4 2
Ayr	0 4 1	Lochee 0 3 10
Barrhead	0 9 7	Lochgelly 0 5 5
Beith	0 4 4	London Road 0 16 8
Bellshill and Mossend	0 8 4	Maybole 0 2 4
	0 4 6	
Bonnybridge	0 4 0	
Bothwell Park		Milngavie 0 6 8
Brechin	0 0 =	Motherwell, Dalziel 0 11 9
Broxburn	0 9 4	Muirkirk 0 4 9
Burntisland	0 5 1	Musselburgh 0 3 9
Cambuslang	0 8 3	Neilston 0 5 10
Camelon	0 10 10	Newmains 0 8 4
Cardenden	0 4 6	Newtonshaw 0 8 8
Carron	6 5 0	Overtoun 0 8 9
Cathcart	0 10 0	Paisley Equitable 0 10 7
Chapelhall	0 2 9	,, Provident 0 16 5
Clydebank (Branches)	1 4 10	Pathhead and Sinclairtown 0 6 3
Coatbridge	0 7 11	Penicuik 0 9 8
,, Airdrie	0 5 6	Perth 0 5 0
, Whifflet	0 5 11	Pollokshaws 0 5 8
Cowdenbeath	0 4 2	Renfrew 0 7 4
Cowie, Bannockburn	0 2 6	Shettleston 0 13 1
Cowlairs Central	1 5 2	" Baillieston 0 3 7
,, Keppochhill	0 6 2	Springside 0 4 2
Craigneuk	0 4 5	Stenhousemuir 0 5 0
Dalmuir	0 2 10	Stewarton 0 2 2
Dalry	0 2 6	
Downal	0 10 0	Stirling
Darvel		
Dumbarton		,, Norton Park 0 5 0
Dundee	0 9 3	" Central 0 13 9
Dunfermline	0 8 4	,, Eastern 0 19 2
Dreghorn	0 7 3	" Northern 0 10 10
Dysart	0 1 5	,, Southern 0 9 2
Fauldhouse	0 2 8	St. George's Anderston 0 13 10
Glasgow Eastern, Bridgeton	0 8 10	,, Central 0 11 0
,, ,, Dennistoun	0 11 8	,, Cowcaddens 0 9 4
,, Parkhead	0 8 10	,, Maryhill 0 10 8
Galashiels United	0 10 4	Dawtiels 0 10 5
Grahamston and Bainsford	0 16 0	Seetstamm 0 0 4
Greenock Central	0 7 5	Whiteinch 0 5 0
Hamilton Central	0 6 8	
" Lowwaters	0 4 6	Thornliebank 0 6 5
,, Quarter	0 2 0	Tillicoultry 0 4 5
,, West End	0 5 0	Tollcross 0 6 6
Irvine and Fullerton	0 5 6	Uddingston 0 7 4
Jedburgh	0 2 3	United Co-op. Baking Society 0 11 3
Kelty	0 5 7	Vale of Leven, Alexandria 0 3 6
Kilbirnie	0 3 6	,, Jamestown 0 3 4
Kilmarnock	0 12 9	Renton 0 4 5
Kilmaurs	0 2 8	Wishaw 0 6 7
Kilwinning	0 5 9	
Kinning Park	5 11 9	£45 19 9
	0	2,0 10 0
		M Crimer Comoral Convetors

M SLATER, General Secretary.

### III.—IRELAND.

We are pleased to be able to state that since making our last report to you the work of the Guild has been carried on with much success, and while we regret that we are not in a position to report an increase, but rather a slight decrease, we have every reason to believe that the work is being carried on with equal, if not greater, enthusiasm by the executive and throughout the branches. We have nine branches connected with the Guild, situated as follows:—Three in Belfast, viz., Central, Ballymacarrett, and Ormeau; and six outside, viz., Lisburn, Ballymena, Dublin, Rosslare Harbour, Newtownards, and Cork. During the year a new branch was formed in Cork, and the Armagh branch lapsed, owing, it is stated, to the fact that the members resided at a great distance from the meeting-place, and, finding regular attendance too much of a tax, they ceased coming.

The membership of the Guild is now 376, which is a decrease of 15 on last year's figures. Financially, we are in much the same position as last year, as will be seen by the balance sheet herewith. Of course, our year does not end till June, and the balance shown will be required to meet printing and other expenses of annual meeting.

This is only a brief general outline of the work, a detailed report will be published later on, when I will forward you a copy.

Each branch of the Guild, so far as we can ascertain, is very busy with the usual winter's work, which is of a wide and varied character, embracing cookery, sewing, fancy work of different kinds, with, at regular intervals, addresses, papers, and lectures, having for their object the imparting of information on and keeping in the forefront the work of the co-operative movement, of which we are a part.

The following is the financial statement for the twelve months ending 31st March, 1912:—

31st March, 1912:—				
Receipts. £ s. d.  To Balance 15 8 3  " Grant from Co-operative Union. 15 0 0  " Ling and the second of the se	Expenditure.  By Executive Meetings , Annual Meeting , Delegate to S.C.W.G. , Irish Co-operative Conference Association , Expenses to Rosslare and Cork , Dublin , Rallymena , Newtownards , Printing Account , Secretary's Salary , Postage , Belfast Co-operative Society , Cash in hand	2 1 3 2 1 0 0 0 3 2 1	18 3 0 3 18 18 7 1 5 0 0 2	14 0 10 11 0 10 6 0 0 3

### IX.—THE INTERNATIONAL CO-OPERATIVE ALLIANCE.

(See Report 48, page 126.)

### SUBSCRIPTIONS AND DONATIONS FOR 1911.

Country.	Subscriptions and Donations for 1911.	Subscriptions and Donations for 1910,
Argentina Austria. Hungary *Belgium Bulgaria Canada. Cyprus Denmark France *Germany India Italy Japan Netherlands Norway Roumania Russia Finland Servia Spain Sweden *Switzerland United Kingdom United States.	## S. d.  1 4 0 125 16 0 65 11 0 37 13 7 0 12 0 1 12 3 1 0 0 28 15 0 72 4 0 301 4 7 5 12 0 22 10 4 0 12 0 12 8 0 10 10 0 22 18 7 28 16 0 10 10 0 1 16 0 22 10 0 75 14 0 558 3 8 3 4 0	and

<sup>\*</sup> The Unions in these countries have joined collectively.

## INTERNATIONAL CO-OPERATIVE ALLIANCE.

# BALANCE SHEET FROM IST JANUARY TO 31ST DECEMBER, 1911.

### CASH ACCOUNT.

30 0s

679 13 10

7 10

£743

### BANKING ACCOUNT.

				344111	
£ s. d.			- 679 13 10	£2123 3 0	
	1565 12 7 , Balancein Bank—Current Account 379 13 10	", ", Deposit Account 300 0 0	9	£21	
To Balance in Bank, 1st January 557 10 5 By Withdrawals, 31st December	" Cash Deposits, 31st December			£2123 3 0	

## LIABILITIES AND ASSETS.

# s. d.  **Lighting 33 13 7  **Metin 21 8 11  **The state of the state of	To Accounts Owing:—  Rent, Cleaning, and Lighting 33 13 7  Printing French Bulletin 21 8 11  ", Cash in Bank	
--	--	--

I have carefully examined the Books and Accounts of the International Co-operative Alliance for the year ending 31st December, 1911, and hereby certify the above Statement of Accounts as correct.

19th February, 1912.

(Signed) N. H. C(

### REPORTS OF THE SECTIONS AND DISTRICT ASSOCIATIONS.

-mm++mm-

### (1) IRELAND.

REPORT OF THE EXECUTIVE OF THE CO-OPERATIVE UNION IN IRELAND, AND OF THE CONFERENCE ASSOCIATION.

(a) THE EXECUTIVE.

During the year twelve meetings were held, at which the attendances were as under:—

	Present.	Absent.
Mr. Archer	9	3
Mr. Barbour	7	. 5
Captain Bryan	2	10
Mr. Fleming	11	. 1
Mr. Gray		
Mr. Knox	12	
Mr. M'Guffin	. 9	. 1
Mr. Palmer	. 11	. 1
Mr. Horrocks	. 2	. —

The following appointments were made at the meeting held in June:-

Treasurer ..... Mr. H. Archer.

Secretary and Editor of local "Wheatsheaf"-

Mr. Wm. M. Krox.

Representatives on Central Board-Messrs. H. A Barbour and J. Palmer.

### PROPAGANDA.

A new society at Drumaness, Co. Down, was registered during the year and commenced business on 4th August. The difficulties overcome in this case show a fine spirit of determination on the part of the members. No shop was available in the village, but an old building, which had once been a blacksmith's workshop, was secured and has been turned into an excellent store. The first trading period has turned out well, and the future prospects of the society are excellent. At Midletown, Co. Armagh, a new society has been registered recently and arrangements are being made at the time of writing to commence business. Here also there is a fine enthusiastic spirit amongst the members which should have good results. At Ballyclare, Co. Antrim, a provisional committee has been working for some months, and two propagandist meetings have been held, but there is a very determined and

somewhat unscrupulous opposition, which, with local labour troubles, has retarded progress. At Cookstown, after considerable progress had been accomplished by a provisional committee, the attempt to organise a society was abandoned in spite of our strong endeavours to persuade those interested to continue the work. As the proposed society had not been registered the money collected was handed back to the subscribers. At Castledawson and Magherafelt, in Co. Antrim, the Town Hall was secured in spite of strong opposition, and a meeting was held, which was addressed by Messrs. Palmer The local private traders did their best to break up this and Fleming. meeting, but had to retire discomfited. It is to be hoped further action will be taken, but the difficulty of obtaining some local person capable and willing to act as secretary has been felt here as well as in many other places, such as Coleraine and Banbridge. A provisional committee are working in Waterford, where a very successful meeting was held, and the prospects of starting a society are fair. Sligo has been visited at the request of some local tradeunionists, and is receiving attention at present. Interviews with some people in Dundalk have taken place, and further action will be taken, but here, also, the labour unrest has unsettled matters and until this has quieted down there is not much chance of effective co-operative propaganda being done. inquiry from the Curragh Camp, Kildare, has also been received, which will be attended to. Practically all of the societies in Ireland, in touch with the association, have been visited by Mr. Fleming during the twelve months, and visits have also been paid to a few distributive societies outside the membership. The accounts of Ballymena, Coalisland, Cork, Drumaness, Enniskillen, Newtownards, Queenstown, Larne, and Rosslare Harbour societies have been audited by Mr. Fleming, thus keeping him in close touch with their working and at times enabling him to render valuable assistance when difficulties arise. Propaganda meetings have been held, in addition to those already referred to, at Dublin, Dunmurry, Kells, Lisburn, Newtownards, and Enniskillen, and literature has been sent in response to several inquiries.

Belfast Society continues to make progress in a phenomenal fashion. Lisburn, Armagh, Ballymena, Portadown, and Dublin industrial societies are progressing very favourably. The success of the Queenstown and Cork societies in the south is most gratifying. Cork has opened a bakery some time ago, which is proving a valuable addition to their activities. Coalisland, Lucan, and Larne are all doing well, and Rosslare Harbour and Keady societies are holding their own in spite of local difficulties.

The following is a statement of the expenses paid by the Co-operative Union during the year 1911:—

Omon during the year 1011.	
Receipts. £ s. d. To Cash from Central Office 80 3 9	Expenditure. £ s. d. By Balance due to Treasurer. 7 1 3 , Mectings of Executive 41 7 6 , Conferences and Deputations. 14 19 10 , Postages and Printing 11 2 9 , Special Propaganda—Dublin 4 8 4 , Secretary's Salary 10 0 0 , Balance in hand 0 14 1
480 3 9	480 9 0

### (b) Conference Association.

During the year two special conferences were held in Belfast of managers. secretaries, and committee-men. On 5th April, 1911, the first one was held, and the subject discussed was "The Relationship of Agricultural and Distributive Societies." Mr. Preston (Enniskillen) and Mr. Nield (Belfast) dealing with the question in a paper each. The second conference was on 10th January, 1912, when Mr. M'Dowell (Belfast) read a paper on "Stocktaking and Stockkeeping." Two conferences of the Northern District were held at Larne on 8th April last year, when Capt. Bryan read an interesting paper on "Agricultural Co-operation and its bearing on the Town Dweller," and at Enniskillen, on 16th September, when Mr. T. R. Johnson (Belfast) gave a paper on "The Functions of an Educational Committee." Southern conferences were held, on 28th October, at Cork, at which Mr. Dowling (Cork) gave an address on "Co-operation in Cork," and on 3rd February last, in Dublin, at which Mr. Knox read a reply sent in response to inquiries from the United States Consul as to co-operation in Ulster. The joint annual conference was held in Lisburn on 29th July, when the statistics for 1910 were discussed. The attendances at all the conferences has been very good, and a warm interest in the discussions and matters brought before the delegates has always been evinced.

Thanks are due to societies for entertaining delegates at the various conferences, and also to the United Co-operative Baking Society and Paisley Co-operative Manufacturing Society for subscriptions.

The following is the cash statement of the Association for 1911:-

_				
Receipts.	£	s.	d.	ĺ
To Subscriptions:-				ı
Armagh	3	15	8	ı
A.U.C.E	1	4	8	ł
Belfast	54	9	2	l
Ballymena	4	11	1	ı
Coalisland	1	3	2	ı
Dublin Industrial	2	12	11	i
Cork		15	8	ľ
Enniskillen	1	2	4	ı
I.A.W.S	3	14	8	ŀ
I.C.W.G.	3	3	10	ı
Keady	0	19	10	i
Lisburn	16	10	6	
		15	5	
Lucan	-		11	
Portadown	2	19		
Queenstown	1	.0	10	
Rosslare Harbour	0	12	4	
U.C.B.S.	2	0	0	
- ,, Audit Fees	31	10	0	
			_	
£	136	15	0	ı

Expenditure.	£	s.	d.
By Balance from 1910	0	4	1
,, Conferences—			
Dublin	6	14	0
Larne	9	6	4
Lisburn	11	14	10
Enniskillen	15	13	0
Cork	10	19	2
Special	0	11	8
, Audit Expenses	35	9	11
,, Printing, Stationery, Advertising,			
Postages, Bank Charges, &c	7	14	9
,, Dublin Societies-Amalgamation			
Expenses	10	5	0
,, Cash in hands	28	2	3
"			

£136 15 0

H. ARCHER, Hon. Treasurer.

I have examined above accounts, compared vouchers, and found same correct.—Archd. C. Husband.

R. Fleming, Chairman. W. M. Knox, Secretary.

### (2) MIDLAND SECTION.

The attendances of the members of the Board have been as below :-

	Present.	Absent.	Possible.
Mr. D. Bailey	. 10	. –	10
Mr. G. Bastard	. 9	. 1	10
Mr. J. Butcher	. 10		10
Mr. S. Butler	. 9	. *1	10
Mr. W. J. Douse	. 10	. –	10
Mr. J. Langley	. 10		10
Mr. D. Mc.Innes	. 8	. *2	10
Mr. W. Millerchip	. 9	. 1	10
Mr. F. Rankin	. 10		10
Mr. S. Redfern	. 10	. –	10
Mr. C. A. W. Saxton	. 9	. 1	10
* Sick.			

### Honorary Members.

Mr. E. L. Griffiths. Mr. W. W. Smith. Mr. G. Woodhouse.

The following appointments were made at the first meeting, held at Shrewsbury, 1st July, 1911:—

Chairman: Mr. J. Butcher. Treasurer: Mr. D. Bailey.

Secretary: Mr. D. Mc.Innes.

### Representatives—

On the United Board Messrs. Butcher and Mc.Innes.
" Educational Committee Mr. Saxton.
" Joint Propaganda CommitteeMr. Bailey.
For Production and matters relating theretoMr. Bastard.
On Sectional Choral Association Committee
" Educational Association CommitteeMr. Douse.
" Exhibitions and Demonstrations Com Mr. Langley.
On Notts. District Arbitration Committee Mr. Mc. Innes.

The following statistics show the position of the movement in the section at the end of the year:—

	1911.	1910.	Increase.	Decrease
Number of Societies	223	225		2
Share Capital	£3,778,485	£3,550,005	£228,480	—
Membership	344,656	332,262	12,394	
Sales	£8,355,384	£7,941,847	£413,537	—
Profit	£1,017,073	£930,087	£86,986	—

### PROPAGANDA.

Encouraged by the successful results of the greater part of the propaganda work conducted in 1909 and 1910, the Board, at the first meeting after the Bradford Congress, reviewed the needs of those districts within the section where co-operation has not yet obtained any great foothold, and prepared a scheme of propaganda work to be undertaken jointly with a number of societies. The societies applied to readily responded, and have given active assistance, with the result that their borders have been very considerably extended and their trade increased. The Board's policy is not to encourage the formation of new societies where a disposition exists within the nearest neighbouring society to extend by branches. The wisdom of this has been justified in numerous instances during the last ten or fifteen years. Notwithstanding what has been accomplished by the Board, aided by supplementary work of the District Associations, during recent years, we are still very far from being satisfied with the rate of progress shown in some quarters. For example, in one rich and extensive agricultural district, propaganda work, conducted four years ago with the assistance of Mr. Griffiths from the Joint Propaganda Committee, has been barren of results owing to internal dissension in the society at whose instance it was undertaken. Again, at West Bromwich, where, with the Wednesbury Society's active assistance, many meetings have been held since our last report was presented, the progress in this great industrial area is much slower than could be desired. Why this sluggishness should exist is not apparent, but the work is being continued nevertheless.

At Broad Campden and Market Drayton there have been inquiries for information and a desire expressed for the establishment of a society at each place, no neighbouring large society being prepared to entertain applications for a branch. All the circumstances in connection with the applications were carefully considered by the Board, and the promoters were met by deputation in each instance, so as to ascertain if the assistance of the Union could be given. Up to the present time, however, no progress has been made at Broad Campden, and we learn with regret that at Market Drayton the promoters have abandoned the idea of starting a society.

We have under consideration the necessity of propaganda work being undertaken at Holbeach, Long Sutton, and Donington, that in the firstnamed district being to assist the Spalding Society to establish a branch there, where it already has a van delivery; and, in regard to the other places, the nearest neighbouring societies will be approached for assistance with the view of their establishing branches.

The Oakengates, Southwell, Newark, Grantham, Walsall, Retford, and Worcester societies are among the foremost of those that have conducted propaganda work, and we regard with great satisfaction the establishment during the year by Oakengates Society of a branch at Wellington, which is already an assured success.

### OVERLAPPING.

The doctrine that the co-operative prosperity of a district depends upon the maintenance and extension of overlapping seems to have taken firm hold of the co-operators of Ripley and Tibshelf. We are driven to this conclusion after having been actively engaged for months in trying to promote a better understanding between the two societies. Prior to asking the Union's intervention, Tibshelf had declined to meet a deputation from Ripley to discuss the alleged overlapping of each society by the other, and the disputed priority of right in regard to the opening of a branch store at Morton by Tibshelf. On receiving Ripley's request that the Union should intervene we took action accordingly, and eventually obtained the consent of Tibshelf Society's committee to receive Messrs. Douse and Millerchip, who submitted to them the charges made by Ripley. The replies to these having been carefully considered by our deputation, they presented to the Sectional Board a report embodying their conclusions thereon. These were mainly in respect to the establishment of a branch store by Tibshelf at Morton, and about which Ripley Society had complained.

On receiving the report of our deputation Ripley expressed grave dissatisfaction, and asked the Board to convene a joint meeting of representatives of the Board and the two societies. A meeting was accordingly held on 23rd September, 1911. Five representatives from each society were present, together with our Messrs. Douse and Millerchip. Mr. Millerchip was elected to preside. The proceedings throughout were of a recriminatory and excited character. A report of the meeting, suggesting points for guidance in coming to a decision between the two societies, was submitted to

the Sectional Board. Summarised, they are as follows:-

(a) Tibshelf Society was placed at a disadvantage in putting its case owing to the secretary not having kept copies of correspondence dealing with the question.

- (b) Tibshelf Society should have communicated with Ripley before deciding to open branches, in view of the correspondence which had previously passed between them on this subject. If this course had been pursued a settlement might have been arrived at.
- (c) Although letters were produced, which practically amounted to agreements between the two societies, the president of Tibshelf Society stated that they could not be bound by letters or agreements made years ago, as the committee had been changed considerably

since that time. Our view is, however, that they should have continuity of policy in regard to matters such as these, so as to prevent confusion ending in chaos and disaster.

(d) Serious charges of overlapping were made against Ripley by Tibshelf, but as no agreement could be reached in respect to Morton they were not taken into consideration by the meeting.

(e) We think that Ripley made a mistake years ago in not opening a branch at Tibshelf, instead of encouraging the promoters of the movement there to form a society of their own. This is now in a very flourishing condition, and is naturally anxious to extend its borders into the village in dispute, to which, it being practically in their own parish, the society think they have a prior claim.

(/) Cases such as these can only be remedied effectively by amalgamation, which, in our opinion, would be very difficult to

accomplish in this particular instance.

(g) Although the discussion was very excited, we are of opinion that if each society was tactfully interviewed prior to a further conference a satisfactory settlement might be obtained.

A copy of our representatives' full report was forwarded to each society. Ripley replied that "the Sectional Board had not done them justice." Tibshelf expressed themselves as being "willing to meet to further discuss the question of overlapping and to try, if possible, to fix boundaries, but that they could not have their right to Newton or Morton questioned." Finally, after being pressed by us, they replied saying they would be "quite willing to keep out of Stonebroom and B. Winning, Shirland, Higham, and Blackwell, providing Ripley Society were prepared to keep out of Tibshelf, Newton, and Morton, and on no other grounds but these would they agree to a meeting." These proposals were submitted by the Board to Ripley, who were asked whether they would agree to another meeting being held, and, if so, whether they would pledge themselves to accept the findings of the Union upon all the matters in dispute. In their reply they complained of the "unsatisfactory manner in which the Board had conducted the business, and of the Board's attitude towards the society," and added that "to leave ourselves entirely in the hands of the Board would, to say the least, be very indiscreet." Asked, in reply, whether they would accept other arbitrators to be appointed by the United Board, seeing that the Sectional Board's action was not approved of by them, they declined and closed the correspondence, and the Tibshelf Society on being informed of this decision acquiesced, so that, as stated at the outset, overlapping of each society by the other still continues.

We do not admit that the Board or its representatives have been biased; on the contrary, as each society has accused us of favouring the other we claim to have dealt with the position fairly and without prejudice.

Early in the Congress year we were requested by the Lea and Holloway Society to use our influence to restrain Ripley Society from delivering goods by van into their village and district. We were successful in obtaining a meeting of representatives of the Board and the two societies, which was held at Cromford on 21st October, 1911. The chairman of Lea and Holloway Society stated that the delivery by Ripley Society of goods into their village had a bad influence upon the local society and hindered its progress. In answer to a question from the chair, he said Lea and Holloway were prepared to accept amalgamation, but Ripley would not entertain the proposal. Upon inquiry it transpired that, with one or two exceptions, the members to whom Ripley Society delivered goods were also members of the Lea and Holloway Society. They were admitted into the meeting and questioned, and were found to be firm in demanding a continuation of the van delivery, regardless of the consequences to the local society. On the room being cleared of all but the representatives of the Board and of the two societies, after considerable discussion it was agreed—

That the Ripley representatives ask their society to arrange at an early date a meeting at Ripley of their twelve members who live in the area covered by the Lea and Holloway Society, on the question of discontinuing their delivery into the said area.

A meeting was held accordingly at Ripley on 11th November, at which the following resolution was passed, viz.:—

That, on the recommendation of the representatives of the Ripley Society, we are willing for a boundary line to be fixed between it and the Lea and Holloway Society. The delivery of goods to us, as agreed to between the Lea and Holloway Society and Ripley Society in October, 1909, we understand will be discontinued, but as we cannot see our way to transfer to the Lea and Holloway Society the trade we are doing with the Ripley Society we shall arrange for our goods to be delivered to a depôt within the area of the Ripley Society.

We are glad to report that the position of the Lea and Holloway Society is steadily improving, and we have received the thanks of the society and an expression of their keen appreciation of the Board's assistance in promoting the canvass of Mr. Griffiths and of the help given at the special propaganda meetings concluding the canvass.

### CREDIT TRADING.

Steps have been taken, in connection with the District Associations in each instance, and with the Women's Guild also wherever possible, to hold conferences as desired by the Anti-Credit Committee, and to arrange visits to societies, but at present it is too early to judge what the results may be. We have, however, some evidence that credit trading, wherever it has been practised, is declining very considerably, and that public opinion within the societies in regard to it is healthier now than formerly. We would add that accurate particulars relating to credit trading are still very difficult to obtain from societies.

### CONFERENCES.

Sectional conferences have been held at Tamworth, Kettering, Newark, and Lincoln. At the three first-named places, the conferences were held concurrently, and a paper, by Dr. Hans Müller, of Zurich, on "Propositions regarding the Theory of the Co-operative Movement," was read and exhaustively discussed, and a resolution referring it to educational committees and women's guilds for further study was passed at each conference.

The conference at Lincoln, held in connection with the local society's jubilee, was very numerously attended, and a large number of delegates embraced the opportunity of inspecting two of the society's farms at Branston, comprising 411 acres, before the conference began. A paper on "Co-operative Farming" was read by Mr. Chas. Ostick, of Lincoln, and at the close of the discussion the following resolution was carried:—

That, while welcoming the application of co-operation in all forms to agriculture, this conference is of opinion that farming can be conducted on the soundest and most satisfactory lines by distributive co-operative societies in districts where suitable land is obtainable, inasmuch as by giving regular employment to agricultural members at fair wages, and providing within their own stores a market for their farm products, distributive societies are enabled thereby not only to assist in maintaining fair labour conditions by checking the flow of workers from the country into the towns, but also in avoiding waste by securing direct transmission of products from the growers to the users to their mutual benefit, each class being fellow-members of one co-operative organisation.

Much interest has been aroused by this conference, and several societies' representatives have since visited the Lincoln farms. This society commenced farming twenty-two years ago.

In concluding this report we wish again to express our satisfaction in witnessing the excellent service done by the various District Associations, in supplementing our efforts to maintain the vitality of the movement and to promote its progress.

John Butcher, Chairman. D. Mc.Innes, Secretary.

### REPORTS OF THE DISTRICT ASSOCIATIONS.

### No. 1.-Northampton and Earls Barton.

### Executive Committee.

Mr. W. Rogers (chairman), Northampton. | Mr. J. Packer, Long Buckby,

- ,, G. T. James (secretary), Moulton.
- .. C. Richardson, Northampton.
- W. Mellows, Harpole.
- A. C. Minney, Yardley Hastings.
- - " G. Faulkner, Moulton.
  - " C. Cooper, Earls Barton.
  - R. York, Daventry. " G. Arthurs, Pitsford.

We have pleasure in submitting our report for the past year. It is gratifying to record again another year of progress, the societies having increased in their sales and membership.

Three conferences and four executive meetings have been held during the year, and our annual united conference with the Kettering and Wellingborough District.

The first conference was held at Moulton on 2nd April, when the following subject was discussed :-- "The Co-operative Union and its Advantages." A good discussion followed. Mr. J. C. Cox, president of the local society, presided.

The second conference was held at Earls Barton on 8th July. Congress Report was submitted, and an interesting discussion on the same took place. The officers for the year were elected, and Mr. C. Cooper was elected in place of Mr. Caleb Sheffield, who had served on the executive for several years. He was thanked for his past services.

The third conference was held at Long Buckby on 11th November. The subject dealt with by this conference, which was well attended, was "Collective Life Insurance," introduced by Mr. Leah, manager of the Life Department, Co-operative Insurance Society. Mr. C. Howitt, one of the directors of the society, also took part, and mentioned that about 300 societies had adopted the scheme, about a million people being insured. Mr. Green, president of the local society, presided, and Mr. C. Saxton represented the Sectional Board at the conference.

The next conference was a united one with the Kettering and Wellingborough District on 17th February, when Mr. S. York read a paper on "Co-operative Miscellany." Mr. D. Bailey represented the Sectional Board, and Mr. T. Panther, president of the Kettering Society, was voted to the chair. Upwards of 150 delegates were in attendance.

The well-known figure of Mr. F. T. Clements, of Northampton, who was a veteran worker in the co-operative cause in this district, has been removed by death during the past year.

Northampton Society has another year of marked progress. The society is at present building a large bakery to meet its members' demands in this branch of their business, their present bakery proving too small. The new drapery department, opened last year, has proved an unqualified success, its sales having reached during the year £14,326, an increase over the past year

of £6,472. The society has an educational committee, and they have issued a splendid programme for this season. The children's classes have been a great success, and the women's guild also does good work. The society has now ten branch stores, with central and branch drapery departments and a boot department. This society in past years closed all its branch shops, but now the society's wachword is "Extend out with branches in all parts of the ancient town and its suburbs." The society and its officials have always shown a most friendly spirit towards our association, and its manager and secretary (Messrs. Metcalf and Hornsey) have been most courteous in providing rooms for our meetings.

The Managers and Secretaries' Association still progresses, and some useful papers have been discussed at the meetings, which must result in some good for the local societies, as managers and secretaries view these subjects from a business standpoint.

During the past year Mr. J. Butcher, a member of the Sectional Board, has had an interview with societies' representatives in this district and discussed the best means to try to obviate the credit system. The district committee are alive to the fact that credit trading is against the best interests of societies, and are willing at any time to help the Board. They are trying to arrange a conference on the question.

The Daventry Society has an increase in its trade, and at a special meeting of its members it was resolved to adopt the No. 2 scheme of collective life insurance of the Co-operative Insurance Society.

The Blakesley Society has, since the last report, changed its manager. We trust the society may progress.

The Earls Barton Society has purchased seven more acres of grass land, adjoining its other land, at a reasonable price. There is every prospect of an increased trade for this society, as two ironstone companies are about commencing in the locality.

The District Committee have organised a scheme where each representative of the executive has to interview and report upon the societies in their immediate locality. The District Committee have addressed meetings and helped, as far as possible, with any information asked by societies.

The Co-operative Wholesale Society depôt at Northampton still makes progress under the direction of the heads of departments, Messrs. A. Baker, G. Pearson, and Mr. W. Kay (public auditor), who has the audit department under his control, a number of societies in this district securing his services.

Long Buckby Society reports a very good year, showing appreciable increases in trade, capital, and membership, although it has almost reached the limit of scope under the present condition. The society during the past year has provided itself with convenient offices and committee-room, the old office being converted into a sales department for confectionery and bread.

The Brixworth Society, at a special meeting, discussed the question of depreciation, and also resolved on a complete revision of rules. The secretary

submitted information of the building scheme, whereby members could become owners of their houses if the scheme was adopted.

The Braefield, Denton, Ecton, Brington, and the other societies are still progressing.

The educational committees and the women's guilds which have been established are doing good work in this district.

The following is the financial statement for the year 1911:-

Receipts. To Cash in hand 1st January, 1911	0 10	9	7	Expenditure. £ s. d.  By Executive Meetings 2 8 9  , District Conferences. 6 0 4  , Deputations to Societies. 0 2 6  , General Printing and Stationery. 1 14 7  , Postages 5 5 7 6  , Hire of Rooms 7 7 6  , Hire of Rooms 7 7 8  , Balance in hand of Treasurer, 31st December, 1911 6  £14 8 2

G. T. JAMES, Secretary.

### No. 2.—KETTERING AND WELLINGBOROUGH.

### · Executive Committee.

Mr. G. Bridgstock (president), Welling- | Mr. C. Stokes, Burton Latimer. borough.

,, A. J. Foulds (secretary), Kettering.

T. Panther, Kettering.

" C. Groom, Raunds.

, W. H. Richardson, Market Harbro'

" G. Marlow, Desborough.

J. Catlin Wollaston.

In submitting our report for the past year, it is with much pleasure we have to record one of sound progress throughout the district, both distributive and productive. Reports received from the various distributive societies show an increase of members and sales, and, during the last half of the year, we are glad to note that profits have been more satisfactory, thus enabling some of the societies to consolidate and strengthen their position, so that they may be prepared for the future.

We are pleased to know that the position of the Rothwell Society, under new management, shows every indication of a marked improvement. lack of confidence on the part of members has been restored, and we trust they will continue to rally round their young manager and give him that assistance which will enable him to build up the society so that it may accomplish the good work awaiting it in Rothwell.

During the year the principal tradesman in the village of Woodford (where the Kettering Society already had a branch) decided to retire from business, and he offered his business to the society. The committee, after careful consideration, thought it would be a good opportunity of extending the benefits of co-operation in the village, and, at the same time, prevent other private traders from coming in, and therefore decided to purchase at a cost of £2,000. We are pleased to record a sale for the first half year of £4,233.

Rushden, Raunds, Thrapstone, and Market Harborough all report extensions of work in the villages adjoining their societies.

Desborough Society, with its membership of 1,300, has purchased additional land during the year, making the total owned by the society 900 acres.

Wellingborough and Desborough societies have both adopted the collective life assurance scheme for their members.

We regret that the desire of a secretary of a small society to show better results than had been made has lead to trouble, but we trust that the society will soon recuperate and that it will be a lesson to others in the future.

The Kettering Clothing Society has had to increase its factory during the year at a cost of £3,000, the work of which was carried out efficiently by the Works Department of the Industrial Society.

We have held three executive meetings and four conferences during the year.

The first was a united one with the Northampton and Earls Barton District, and was held at Northampton on Saturday, 11th February, when a paper was read by Mr. W. F. Rogers on "Co-operative Housing and Garden Suburbs."

The second was held at Market Harborough, on Saturday, 29th April, when a paper was read by Mr. C. Wood (Market Harborough). Subject: "Are our methods of management, education, and advertising up to date?"

The third was held at Desborough, on Saturday, 19th August, when a paper was read by Mr. C. Marlow (Desborough) on "Co-operation and Politics."

The fourth was held at Rushden, on Saturday, 18th November, when the secretary gave a report of the Bradford Congress.

The attendances at the conferences have been well maintained, and the interest displayed in the subjects discussed should prove helpful to the district generally.

The women's guild continues to do good work in the district, and the Kettering Branch celebrated its 21st birthday.

The following is the financial statement for the year 1911:-

	THE	tonowing is	the illianci	201 2	50261	rem	em	101	ше	year 15					
11	Grant fr Subscrip Co-oper	hand, 1st Ma rom Co-opera- ptions from So ative Union f ps, &c	tive Union ocieties or Printing,	0 10 11	9 3	1 11 0	By	Atten Gene Posta Secre Deleg Balar	ral lages etary gate nce	Expend nces-Exe Distric Printing y's Salar to Cong in hand ebruary,	cutive let Confe and Sta y ress l of Tr	Meetings rences tionery.	6 4 6 1 0 2 3 3	2 7 11 15 0 12	7 4 5 0 0 6
			4	624	7	5							£24	7	5

A. J. Foulds, Secretary.

### No. 3.—Leicester.

### Executive Committee.

Mr. H. Clark (president), Leicester.

" W. E. Pepper (secretary), Leicester.

, J. H. Iliffe, Burbage.

" T. Wilbur, Hinckley.

" J. S. Wilford, Leicester.

" E. Bent, Leicester.

" — Cramphorn, Leicester.

, F. Boulter, Gt. Wigston.

,, H. Biggs, Enderby.

" J. Jordan, Barwell.

.. C. W. Brown, Coalville.

Mr. E. Marson, Croft.

" S. Kemp, Leicester.

" H. Elliott, Gt. Wigston.

" J. Hunt, Huncote.

" E. Wills, Leicester.

" J. Gillett, Groby.

, J. Timson, Barwell.

, A. Smart, Anstey.

, S. J. Mellor, Leicester.

" T. O. Unwin, Shepshed.

" A. H. Hibbett, Leicester.

In presenting our annual report and balance sheet for the year ending 31st December, 1911, we are pleased to be able to report a year of steady progress for co-operation generally in our district.

The Leicester Society has done a trade of £432,457, and although this is a decrease of £1,198, as compared with 1910, the last quarter of the year exceeded all previous records by £2,342. 1s. 9d.

Reports to hand of progress in the county show that co-operation is steadily growing, notably at Hathern, Shepshed, Great Wigston, and Stoney Stanton, the last named society having just completed an extension of its premises to meet a growing trade.

The society started at Barrow-on-Soar is forging ahead, and whereas its first twenty weeks' trade amounted to £419, the last quarter in 1911 showed a trade of £830.

The productive societies in the district show that while the Leicester Printers, Wigston Hosiers, and Morning Star Sundries societies have experienced exceptionally busy times during the year it has been a very trying year for boot and shoe productive societies. Nevertheless, some of them finished the year with better trading results than at one time seemed possible.

We are pleased to again report active and good propaganda work being done by the women's guilds and educational committees in our midst.

During the year four conferences and two committee meetings have been held.

Our first conference was a joint one with the Coventry District, at Nuneaton, on 4th February, when Mrs. Keen (Coventry) read an interesting paper on "Co-operative Relief Funds."

The second was held at Melton Mowbray on 29th April, when Mr. J. J. Worley (Co-operative Productive Federation) read a paper entitled "Modern Tendencies within our Movement."

Our third was held at Huncote on 15th July, when Mr. H. Biggs (Enderby) gave a most interesting and instructive report of the Bradford

Congress. This being our annual meeting the officers for the year were then elected.

Our fourth was held at Cosby on 4th November, Mrs. Booth (Derby) reading the paper prepared by the Women's Co-operative Guild, entitled "Co-operative Societies and the Minimum Wage."

We are glad to note the attendances at our conferences have been well maintained and good discussions have followed the reading of the papers.

In conclusion, our thanks are due to those societies that have so kindly entertained the conferences, and also to the Leicester distributive society for the use of rooms for committee meetings.

The following is the financial statement for the year 1911 :-

THE following is the illustreal sources	ient for the year 1511.—
Receipts. £ s. d. To Cash in hand, 1st January, 1911. £ 10 0 ,, Grant from Co-operative Union 9 10 7 , Subscriptions from Societies 14 11 0  Audited— S. Drinkwater. T. Coates.	Expenditure, £ s. d.  By Attendances–Executive Meetings 2 3 7  ", District Conferences 8 14 10  ", General Printing and Stationery. 3 0 9  ", Postages 1 9 6  ", Secretary's Salary 2 0 0  ", Delegate to Congress 3 6 6  ", Auditors 0 5 0  ", Balance in hand of Treasurer,  "S1st December, 1911 711 5
£28 11 7	£28 11 7

W. E. PEPPER, Secretary.

No. 4.—COVENTRY.

Executive Committee.

Mr. William Garner (chairman), Coventry.

- " James Clay (secretary), Coventry.
- " A. T. Keene, Coventry.
- " J. Carter, Rugby.

Mr. W. H. Dexter, Rugby.

- " J. Ingham, Atherstone.
- " A. Roberts, Nuneaton.
- " E. Hilton, Coventry.
- " W. H. Cowley, Coventry.

We are pleased to report very solid and substantial progress throughout the district this year, especially in the larger societies. Much of this is, undoubtedly, due to the good trade which has marked the year, and much also to the consistent work of the committees and guilds of the societies.

During the year the district committee has organised four conferences as follows:—At Atherstone on 20th May, when Mr. E. Hilton (Lockhurst Lane Society) read his paper on "The Duty of the Member to the Store, and of the Store to the Movement." At Rugby on 29th July, when a paper was written and read by Mr. Cockshoot (Rugby) on "Should Co-operators take part in Politics?" The third conference was at Coventry, and a paper by Mr. T. J. Harris (Coventry) was read by him, entitled "A Closer Alliance between the Co-operative and Trade Union Movements." The fourth was a joint conference, at the invitation of the Leicester Conference Association, and was held at the Morning Star Works, Leicester, when Mr. Turner (Agricultural Organisation Association) gave his paper on "Co-operators and Small Holdings." All these were well attended and provoked good discussion,

eliciting valuable information for co-operators. In addition to these meetings four executive meetings were held at various societies.

The reports from various societies in the district are distinctly encouraging, and show progress all round.

Nuneaton Society has increased in both members and sales. A new branch has been opened at Bulkington, and property adjoining its central shops, in Abbey Street, Nuneaton, have been acquired and these additions will give the society one of the finest central blocks in the Midlands.

Rugby Society is this year celebrating its jubilee, and has every reason to be proud of the position it has attained in the half century. The society is building nine more cottages at New Bilton of a very commodious and superior class to the property existing in that neighbourhood. Good progress all round and there is little doubt the coming celebrations will prove an immense stimulus to further expansion.

The old society at Lockhurst Lane has, during the past few years, taken a new lease of life and is meeting the great increase in population in the district with vigorous and adequate measures. A new branch is to be opened at Windmill Lane, and new stables have been erected with a view to a largely increased trade in the district. The educational committee is also well alive to the many openings for work by which it is surrounded.

Coventry Society is also expanding rapidly. Additional stores have been opened and land acquired and plans prepared for more in the outlying districts of this rapidly growing city. The large dairy buildings are in the builder's hands, and additional and extensive wharfage has been secured for the increasing traffic in coal.

Atherstone again reports good progress in trade and membership, with a moderate dividend well sustained. This society has now every prospect of making good headway, and is placing itself in a thoroughly sound position, both in finance and trade.

The Coventry Watch Society has also better prospects this year than last, and is looking to the future for an increased trade and profit.

The work of educational committees and women's guilds should not be forgotten, as their propaganda work undoubtedly has more to do with the general success which has marked the year than they usually have credit for.

The following is the financial statement for the year 1911:—				
Receipts.  To Cash in hand, 1st January, 1911  "Grant from Co-operative Union 13 16 4  "Subscriptions from Societies 11 13 6  Audited—  ERNEST HILTON AETHUR KEENE.  #25 13 5	ngs es ces ry	7 1 0 1 2 1 0 2 8 0	14 14 13 8 2 8 4	5 0 6 0 0 0

JAMES CLAY, Secretary.

### No. 5 .- BIRMINGHAM.

### Executive Committee.

Mr. H. W. James (chairman), Birming- | Mr. H. Pagett, Kidderminster.

- Chas. A. W. Saxton (secretary), Worcester.
- F. H. Bruff, Birmingham Printers.
- W. Summers, Ten Acres and Stirchlev.

- " R. Hill, Soho.
- A. Tanner, Highley.
- I. Evans, Dudley.
- M. Mills, Midland Sheet Metal Workers.

The movement in this district shows steady progress, and, with few exceptions, the societies have increased their trade, capital, and membership. The larger are extending their influence for good, either by opening new branches or by van deliveries at greater distances from the central premises, which is to be commended in preference to the formation of new societies.

We had hoped to have been able to report greater progress at West Bromwich, but, notwithstanding the efforts of Wednesbury and Dudley societies, the movement has not advanced as fast as might have been expected in this part of the district, the workers failing to appreciate or take advantage of the benefits of co-operation.

Propaganda work is being done in various parts of the district, the effect of which will no doubt be seen by the opening up of ground previously untouched.

It is gratifying to know that Warwick Society's deficit has been wiped out, and we hope that it will now make progress.

One new society has been started in Birmingham for the production of various kinds of woodwork.

Four conferences and seven committee meetings have been held during the year.

The first was at Dudley on 24th January, when Mr. J. Evans, president of Dudley Society, presided over a good attendance of delegates who came to hear Mr. S. P. Leah (Co-operative Insurance Society) read his paper on "Collective Life Assurance." Great interest was taken in the subject, and, probably, as the direct result of the conference, the number of societies adopting the scheme has been increased.

Kidderminster was selected for conference No. 2. Here the chairman of the local society welcomed the delegates to a discussion on Miss Spooner's paper, "Emergency Funds and their Application," which was read by Mr. H. Pagett, secretary of the Kidderminster Society. There was a good discussion, in which many members of the women's guild took part. The conference was held on 29th April, Mr. E. Stradling presiding.

The third conference was held at the "Faithful City," on 29th July. The president of the Worcester Society occupied the chair, and the secretary and salesman of the recently formed Federated Growers, Mr. Albert Bruff, read a paper entitled "The Federated Growers and its Work," which provided a very interesting discussion. Delegates from local growers, who had been especially invited took part therein, as well as representatives from industrial centres. The object of the conference was to bring producer and consumer together, and although it was an intensely hot afternoon there was a large attendance. This being the annual meeting, the officers and committee for the year were elected. Mr. Geo. Jones, of Alcester, not seeking re-election, it was resolved to convey to him the thanks of the district for his many years of useful work.

The usual convention was held jointly with the Stafford District, in the Central Hall, Birmingham, on 30th September. Mr. W. J. Ward (chairman, Stafford District) presided at the morning session, the reader of the paper being Mr. W. J. Morris (secretary, Alcester Society), who took for his subject "The Duty of Committees with relation to Purchases." A good discussion followed the reading of the paper. The Birmingham University, as usual, provided the chairman at the afternoon session in the person of Professor Beazley. There was a large attendance to hear one of the best addresses that has been delivered at these annual reunions, the speaker being the Rev. Arnold Pinchard, vicar of St. Jude's, Birmingham, and the subject "Co-operation, Religion, and Politics." The Reverend gentleman was listened to with great attention, and was frequently applauded during the delivery of his speech, and had quite an oyation at the close. A lively discussion followed.

During the afternoon the usual choir contest for the Silver Challenge Shield took place, six choirs competing. The Worcester choir, under the able guidance of Mr. Ernest Davies, proved successful for the third successive year. Two new choirs competed, and this is gratifying to the executive, whose object in providing the shield was to encourage the formation of choirs by societies. Mr. Rutland Boughton was adjudicator, and his decisions gave every satisfaction. The combined choirs, assisted by several professionals, provided the programme for the evening concert, which was well attended by an appreciative audience. This concluded one of the best conventions yet held.

The following is the financial statement for the year 1911 :-

9	•
Receipts. £ s. d. To Cash in hand, 1st January, 1911 2 18 7 ,, Grant from Co-operative Union 14 17 9 ,, Subscriptions from Societies 14 8 6  Andited—  John Giles.	Expenditure.
£32 4 10	£32 4 10
BIRMINGHAM	Convention.
Receipts       £ s. d.         71 15 10         Deficit       1 5 2	£ s. d. 73 1 0
£73 1 0	£73 1 0
	C. A. W. SAXTON, Secretary.

### No. 6.—Stafford.

### Executive Committee.

Mr. H. Sanders (secretary), Tamworth. | Mr. J. Clewlow, Stafford.

- A. Campbell, Rugeley.
- J. Grantham, Cannock.
- W. J. Harris, Wednesbury.
- J. G. Ward, Shrewsbury.
- A. Fullwood, Wolverhampton.

- ,, J. Pessel, Oakengates.
- H. Hilliard, Walsall.
- "G. Bagot Stone, Burton-on-Trent.
- F. B. Hicks, Burton-on-Trent.

The District Association has, during the past year, held four district conferences and eight committee meetings.

The first conference was held at Wednesbury on Saturday, 25th March, when a paper was read by Mr. H. Donaldson (secretary, Walsall Society) entitled "Competition, and how to meet it."

The second conference was held at Shrewsbury, where Mr. E. Griffiths (secretary, Shrewsbury Society) read his paper entitled "The Value and Importance of Educational Work to the Co-operative Movement."

The third conference was held jointly with Birmingham District at Birmingham, three meetings being held, one in the morning for committees, &c., a paper being read by Mr. J. Morris (manager, Alcester Society); in the afternoon an address was given by Rev. Arnold Pinchard on "Religion, Co-operation, and Politics"; and in the evening a grand concert was held.

The fourth conference was held at Walsall on 20th January. No paper was read, a discussion on the advisability of joining in with Birmingham District in promoting the yearly convention took up all the time available.

Many of the societies report a record year in sales.

The Burton-on-Trent Society still leads, doing all its trade on strictly cash lines. A new bakery plant of machinery has been installed.

Walsall Society, taking its cue from Burton, has abolished credit and established cash trading with great success. The last branch at Sutton Coldfield is now doing a trade of over £100 per week.

Tamworth Society is putting in four new ovens to cope with its increasing bread trade. Its farming operations have resulted in a loss of £74 on the year. The trade for the year is an increase of £12,000 on the previous year, its largest increase.

Cannock Society has done very well. It has built and equipped a splendid new up-to-date bakery and machinery and has opened up new ground.

The Stafford Society, under new management, is doing a great deal better, both in sales and profit.

Stone Society is now more successful than for some years past,

Wolverhampton is moving forward and its new branch is doing well.

Rugeley Society is making remarkable progress, and has just opened a new shop for boots and drapery. Mr. Bush, the manager, has made a good record in trying to make the society successful.

Shrewsbury Society is progressing, the new branch at Coleham doing beyond expectations. Good educational work is being done.

Oakengates Society is still growing, and is doing a delivery trade at Wellington which may later eventuate in a branch being opened.

Wednesbury and Ironbridge are doing well.

During the year the question of credit has been discussed by the committee, and six societies have been either written to or seen by a member of the committee, and it is very encouraging to know that a large society like Walsall has taken the matter up in such a determined manner. The question of credit is being dealt with by the committee and Mr. Millerchip with a hope of at least getting it reduced.

Seven propaganda meetings have been addressed by members of the district committee. Burton-on-Trent is endeavouring to arrange for the society at Ashby-de-la-Zouch to amalgamate with it.

The following is the financial statement for the year 1911

The following is the middle	rai s	024	ren	16110	tor the year 1911.—	
Receipts.				1	Expenditure. £ s. d	
To Cash in hand, 1st January, 1911	6 1	2	6	By	Attendances Executive Meetings 10 5	3
" Grant from Co-operative Union	21	2	0	,,	District Conferences 15 6	8
Subscriptions from Societies	10 1	5	0	,,	. Sectional Conferences 0 8 6	6
				,,	Deputations to Societies 1 8 9	9
				1 ,,	General Printing and Stationery. 0 11 6	6
Audited—				11	Postages 1 3 6	6
JAMES GRANTHAM.				111	Delegate to Congress 2 5 (	0
				1,1	Balance in hand of Treasurer,	
				, , ,	31st December, 1911 6 19 11	1
					·	-
	1288	Q	B		£99 Q /	ß

HENRY SANDERS, Secretary.

No. 7.—Derby.

### Executive Committee.

Mr. Jos. Swindell (chairman), Ilkeston. | Mr. T. H. Edinborough, Long Eaton

- ,, Thos. Leaman (secretary), Ripley. G. Preston, Codnor Park.
- George Wilson, Derby.
- F. Levick, Derby Printers.
- W. Wyld, Tibshelf.
- James Ball, Bolsover.

- Printers.
  - " J. W. Pugh, Clay Cross.
  - " C. Purdy, Langley Mill.
  - .. E. R. Newbery, Long Eaton.
  - A. Watherston, Ripley.

The year has been a very successful one, with the majority of the societies in this district increasing in membership, trade, and capital, but, notwithstanding the general prosperity, the vexed question of overlapping is still causing a great deal of friction and trouble in some parts of the district.

Four conferences have been held. The first, at Langley Mill, on 22nd April, 1911, was a joint one with the District Women's Guild, the subject for discussion being "The Minimum Wage." A paper was read by Mrs. Eddie (secretary of the Lancashire Section of the Women's Co-operative Guild). There was a very animated discussion, several questions being put to the reader as to the accuracy of the figures given relating to some of the societies in the district. The Derby Printers' delegate complained that only a portion of the information supplied had been printed, and was qualified to do their society harm in the movement, and in all fairness the paragraph complained of should be withdrawn.

The second conference was held at Cresswell, under the auspices of the Bolsover Society, on 8th July, 1911. Mr. T. Godkin (Ripley) read a portion of Congress paper, entitled "Co-operation in Relation to the Trust Movement." There was a good discussion, and every speaker seemed to realise the great importance of the subject and that co-operators should be more loyal, especially to the productive side.

The third conference was held at Ripley on 14th October. Mr. Jos. Swindell (chairman of the association) occupied the chair, and Mr. A. Watherston (president of the local society) read his paper on "Co-operative Production." At the close of the conference the chairman presented the district secretary with a handsome gold chain and pendant, the pendant bearing the inscription, "Presented to Thomas Leaman by the Co-operative Societies and Friends in the Derby District Association in recognition of 21 years' service as hon. secretary."

The fourth conference was held at Tibshelf on 27th January, 1912, when Mr. W. Wyld (member of the District Committee) read a paper on "Cooperation: Its Relation to the Temperance Movement."

The conferences have been well attended and the discussions well up to the average.

Bolsover Society has made steady progress in sales and share capital, the latter reaching the highest point in the history of the society.

Tibshelf has also had a very good year, showing marked increases. The same may be said of Codnor Park, which is also doing very good educational work.

Ilkeston has not been able to maintain its usual rate of progress owing chiefly to a large number of its members having left the town, as many as 96 members leaving one branch; still it is doing well.

Long Eaton Society, notwithstanding severe depression in the staple trade of the town, has done well. Its fine new bakery is giving every satisfaction, but farming has not been so successful, showing slight losses.

Derby continues on the same course of great prosperity. The year 1911 has been another record one, the sales amounting to £644,801, and the average dividend 2s.  $7\frac{1}{4}$ d. in the £. The sickroom appliance department has been well patronised by the members, and the convalescent fund, which was provided to commemorate the Diamond Jubilee of the society, and from which grants up to £3 are made to members and their wives, has proved a blessing to deserving members.

Ripley has had a remarkably successful year, showing large increases in all its departments. The educational committee has helped very largely in bringing this about by the large number of propaganda meetings held. This society has had much trouble during the year on the question of overlapping, but we understand that with regard to the dispute with Lea and Holloway the two committees have arrived at an amicable settlement, but with respect

to the Tibshelf Society it is a very different matter. This society persisted in opening a branch at the village of Newton, after it was agreed between the two committees that it should be neutral ground; and now it is understood they are persisting in opening a branch at Moreton, a place that was given up to Ripley by the Clay Cross Society many years ago. The Ripley committee contend that they have been most unjustly dealt with by the Sectional Board in this matter, two members of which met representatives from the two committees and discussed the question.

The two printing societies-Long Eaton and Derby-are still doing well, but could do a great deal more if societies and trade unions would send them more trade.

The following is the financial statement for the year 1911: -

Receipts. £ s. d. To Cash in hand, 1st January, 1911. 2 14 6 ,, Grant from Co-operative Union 11 13 1 ,, Subscriptions from Societies 6 1 0  Audited— ALFRED WATHERSTON.	Expenditure. £ s. d. By Attendances-Executive Meetings 4 8 0 "District Conferences 11 7 3 "General Printing and Stationery. 1 2 9 "Postages
H. N. BRIDGE.	£20 8 7

T. LEAMAN, Secretary.

### No. 8 .- NOTTINGHAM.

### Executive Committee.

- in-Ashfield.
  - G. J. Duke (secretary, treasurer, and editor of Record), Nottingham.
  - S. Godley, Annesley Woodhouse.
  - C. Jackson, Bulwell.
  - Dick Cave, Cinder Hill.
  - John A. Wright, Codnor Park.
  - F. Hays, Codnor Park and Tilston Baking.
  - I. Reeve, Hucknall Torkard.
  - S. Allsop, Kirkby Manufacturers.
  - Alfred Wyld, Langley Mill and Aldercar.
  - C. E. Avins, Lowdham.

- Mr. J. G. Shacklock (chairman), Kirkby- | Mr. E. Hibbard, Mansfield and Sutton.
  - H. Jones, Netherfield.
  - S. H. Brown, Nottingham.
  - T. Wagg, Nottingham Printers.
  - Robt. Ely, Pleasley and Pleasley Hill.
  - J. Upton, Radcliffe-on-Trent.
  - H. D. Neate, Keyworth.
  - John Coleman, Selston.
  - G. A. Arnold, Southwell. J. F. Keetley, Stanton Hill.
  - R. T. Corden, Stapleford.
  - John W. Sleight, Warsop Vale.
  - S. Desborough, Woodborough.

Four conferences have been held since our last report and a fifth arranged for.

The first conference took place on 25th March, when the financial report was submitted and the officers and committee appointed. Mr. H. D. Neate read his paper entitled "Co-operation and Temperance," followed by a lively discussion, and it was agreed to be one of the best conferences held for some time.

The second conference was held at Mansfield, on 8th July, when a paper was read by Mr. Frank Burton (Mansfield) on "How to Fight the Trusts," followed by a discussion.

The third conference took place at Netherfield on 14th October, Mr. S. H. Brown giving a paper entitled "Through Co-operation to the Co-operative Commonwealth," which was well discussed.

The fourth conference was a joint one with the Women's Guild, and was held at Hucknall Torkard, on 16th December, when Mrs. Newton (Nottingham) read the guild paper "Comrades in Arms."

All the conferences, especially the last one, have been well attended, in fact, the attendances appear to increase, ninety delegates and upwards being a common number.

The arbitration board, which has been merged into the executive committee, has held two special meetings during the year, at which the position of the overlapping problem has been discussed, notably a complaint by the Ruddington Society respecting Bradmore and the need for timely agreement to avoid overlapping in the Rainworth district. Deputations have been appointed to visit the societies concerned.

The societies in the district, without exception, appear to be prosperous, amongst which may be specially mentioned Mansfield and Sutton, Stanton Hill and Southwell. Kirkby-in-Ashfield during the year celebrated its majority with considerable success, and is firmly and successfully established. The growth of Mansfield and Sutton has been phenomenal, partly through the establishment of new colliery enterprises in the locality, and its further development is likely. It now stands a good second amongst our societies.

One or two societies, namely Lowdham and Woodborough, have been represented at our conferences during the year, although efforts to obtain their attendance previously had failed. We hope to have their sympathy and help in the future.

The ramifications of many of our country societies is also specially noticeable, and have particularly come under our observation during the past year. Indeed, it may be said that there is hardly a village throughout the district which is not periodically and regularly served by some neighbouring society.

The following is the financial statement for the year 1911:-

0			,
Receipts. To Cash in hand, 1st January, 1911 ,, Grant from Co-operative Union ,, Transfer from Record Account ,, Balance due to Treasurer, 30th December, 1911  Audited— THOMAS WAGG.	0 1 8 1 5	9 2½ 5 4 0 0	Expenditure. £ s. d.  By Allowances to Committee-men returned
£	17 1	4 5	£17 14 5

### "RECORD" ACCOUNT.

Receipts.  To Cash in hand, 1st January, 1911, Subscriptions from Societies, Advertisements, Co-operative Records, Returns by eight Committee-men Donation , Dividend	23 10 7 12 6 0	14 9 8 4 5	0 6 11½ 8 0	Expenditure.  By Fares—Women's Guild	2 5 2 21 0 1	7 4 16 5	4 0 5 6 7 0
£	:60	8	$4\frac{1}{2}$	£	60	8	41

G. J. Duke, Secretary.

### No. 9.-LINCOLN.

### Executive Committee.

Mr. W. Coulson (chairman), Lincoln.

- " E. Hart, J.P. (secretary), Grimsby.
- " J. Brown, Peterborough.
- " J. F. Foster, Gainsborough.
- " C. Woodroff, Grantham.
- " D. Dixon, Scunthorpe.
- " C. Stow, Boston.

Mr. W. Burley, Spalding.

- " F. Johnstone, Newark.
- C. J. Baguley, Retford.
- , S. E. Verity, Grimsby.
- " C. W. A. Proctor, King's Lynn.
- " D. Mc.Innes, J.P., Lincoln.

We are pleased to be able to report continued progress throughout the district. The increase, when recorded, will, we are convinced, place the year 1911 far ahead of the previous years' returns issued from this district. It seems that the members of the various societies are beginning to appreciate the movement in a far greater degree than ever before, especially is this noticeable in the country districts in connection with the branches belonging to the large societies, with a consequent increase in the transfer of garden and dairy produce, much to the advantage of both the producer and consumer. We commend this system of barter to the notice of committees who have not adopted this plan.

Much propaganda work has been done by the members of management, educational, and women's guild committees, and it is partly owing to the zealous work, accomplished in a quiet way, that such good results have been obtained during the past year.

We held four conferences and two committee meetings during the year, the attendances at the conferences being excellent.

The first conference was held at King's Lynn in January, when Mr. J. E. Coston read his paper "Would the people benefit more by Co-operation than

Socialism." The writer did not attempt to answer his own question, but during the discussion which ensued the great benefits derived from co-operation were explained.

The second conference was held at Newark in April, when the local secretary, Mr. C. Evans, read his paper on "Depreciation and Reserve." This was a thoughtful and carefully prepared paper, loaded with useful suggestions for the safeguarding of the financial side of the movement. The paper was approved by all the speakers.

The third conference, held at Scunthorpe on 12th August, was the yearly meeting, at which the executive committee was elected. Professor Macgregor's paper on "Co-operation in relation to Trusts" was read and fully discussed.

The fourth conference, held at Newark in October, was merged in the meeting arranged by the Midland Board as a sectional conference to discuss Dr. Hans Müller's paper on "Co-operation." There was a large attendance and a lengthy discussion.

The reports from the various societies are most exhilarating and denote

sound progress.

Lincoln Society is still forging ahead, breaking all previous records, both in sales and dividends, the December quarter just falling short of £100,000. A large piece of freehold ground, in the centre of the city, has been purchased on which commodious stables and other buildings will be erected.

Peterborough also reports splendid progress. The central premises are again being extended. It is also like Lincoln, the centre of a network of country branches linking up all the small towns and villages within a very large radius.

Grimsby's progress is also substantial, the trade for the year being £108,000, which, when the local circumstances are considered, is very satisfactory. The whole of its country branches are in a healthy condition, the members recognising as never before that co-operation is their best friend. Steps are being taken to obtain plans for the erection of new central premises.

Gainsborough Society also reports satisfactory progress.

Grantham Society is increasing at a rapid rate. Its No. 3 Branch has just been opened and the new bakery has proved a great success, the other departments being in a splendid condition.

Scunthorpe Society is able to report steady increase in sales. A Cooperative Wholesale Society exhibition was held in the autumn and proved a great success. Nine cottages and a shop have been erected at Bovingham, and other extensions are being considered.

- Boston reports steady success; the confidence of the members is being regained with a consequent increase of trade.

Newark, Retford, and King's Lynn societies each report increased sales, and the surrounding districts are being actively canvassed for new members. Skegness Society is also steadily growing and quickly extending the principles of co-operation in the district. The whole district is making such progress that there is a great future for co-operation in Lincolnshire.

The following is the financi	ial	sta	aten	nent for the year 1911:			
Receipts. To Cash in hand, 1st January, 1911., , Subscriptions by Societies , Fares and Fees, per Co-operative Union , Fares and Fees Representatives opening Holyoake House	£ 7 15	8. 8 10 8	d. 2 0 7		6 19 2 1 1	8 14 14 12	1 7 4 9 1
		-		_			0

EDWIN HART, Secretary.

### MIDLAND SECTION EDUCATIONAL COMMITTEES' ASSOCIATION.

### Executive Committee.

Mr. Geo. Clarke (president), Ilkeston.
,, A. Wyld (treasurer), Eastwood,
Notts.

" W. Andrews (hon. sec.), Coventry. Miss Woolley, Leicester.

" Turner, Lincoln.

Mr. S. Adams, Peterborough.

Mr. Foulds, Kettering.

" Millington, Birmingham.

" Towns, Derby.

" A. Chapman, Leicester.

Mrs. Holmes, Derby, W.C.G. Council.

" Stein, Birmingham.

Mr. Douse, Midland Sectional Board.

It is once more our duty to present to you the annual report of the work of the association for the financial year just ending.

Speaking generally, the association has had a successful year, both financially and from the point of view of educational work done. There is no doubt that in some of our societies there is a growing desire to see where we stand in relation to the reform movements of to-day, and to realise some of the possibilities that are open to us. Many of our societies have educational departments doing good work in carrying on propagandist meetings and holding a variety of classes.

We must not overlook, but again urge the necessity for continued educational efforts, and not rest on our oars. Ours cannot be a standing cause. We must progress, never at any time allowing decline to enter into our calculations.

To the societies that have not yet taken up any continuous educational work, our advice is—do so as soon as possible. The reward is sure to be an

The most cordial relations continue to

The most cordial relations continue to exist between this association, the Sectional Board, the District Associations, the Women's Guilds, and the Amalgamated Union of Co-operative Employés. Long may cordiality continue, bringing that mutual help and assistance from each other which is so necessary to success.

The attendance of delegates at our conferences during the year has been larger than at any former period.

We commenced with our first conference and annual meeting at Coventry, where the Perseverance Society has a remarkable educational work in hand, by means of evening continuation classes, its students reaching the high number of 1,132. Mr. W. E. Wood prepared and read the paper "The next step," an anticipation of what he thought should be the position of the co-operative movement if it developed on the right lines.

The second conference was at Lincoln. Here we were favoured by the Rev. Dr. Fry, Dean of the Cathedral, undertaking the responsibility of the paper. Those who had the privilege of attending will long remember the inspiration and enthusiasm of this gathering.

The third conference had been invited by the successful country society at Barwell, near Hinckley. Though a little difficult to reach, the number of delegates exceeded expectation. The subject, "Is it possible to educate co-operatively all our members," was very thoughtfully considered in a paper by Mr. J. Judge (Wigston), who strongly urged that all present ought, as in strictest duty bound, to make themselves thoroughly acquainted with co-operative literature, especially the weekly copy of the News.

The fourth conference met under the auspices of the enterprising society at Ripley, where the paper by Mr. G. Broderick (Eccles), "The Future of Co-operative Education," was considered. It was pleasant to hear that the Ripley Society was amongst those who took an active part in the formation of the association so many years ago.

Mr. J. Millington (Birmingham), has been our representative to the educational committee of the Union, and has kept in touch with their work. He has attended three meetings, and reports the class work and general propaganda of the committee is in a very healthy state. He also wishes to point out the large amount of work done for a small outlay, and to encourage their work by grants where possible to do so.

It is with pleasure, increased with each passing year, that we again tender our thanks to the *Co-operative News*, whose representative has attended every conference, and good reports of the proceedings have been recorded in its pages.

Our membership includes 48 educational committees and 18 women's guilds, an increase of three.

We hope to have a successful annual meeting.

The following is the financial statement for the year 1911:-

Receipts.	£	s.	a.
To District No. 1— Daventry	0	5	0
Long Buckby	0	5	0
Northampton	0	5	0
" District No. 2—			
Desborough			-
Kettering	0	10	6
,, Havelock	0	10	6
,, Guild	0	2	6
Market Harborough	0	5	0
Raunds	0		0
Rushden	0	5	0
" Guild	0	2	6
Wellingborough	0	10	0
" Gordon Road Guild	0	5	0
" Northampton Rd. "	0	5	0
,, Ideal	0	10	0
Carried forward	4	6	0

10110 101 0110 3 0011 10111			
Expenditure. By Committee Meetings—	£	s.	d.
1911—12th Aug.—Ilkeston	2	14	4
4th Nov.—Leicester	2		2
1912-17th FebDerby	2	6	6
Conferences—	_		•
1911—25th Mar.—Coventry	3	9	8
17th June—Lincoln	4		2
14th Oct.—Barwell	ŝ		3
13th Jan.—Ripley	3	6	ŏ
"Deputation	0	15	7
	-		
" Co-op Union Representative (fare)	2	19	6
" Printing and Stationery	5	1	8
" Postage, Secretary	2	2	6
	0	5	01
" " Treasurer	v	U	02
There are \$24,000 for the many	90	10	41
"Expenditure for the year			41
,, Balance	10	0	71
	_	_	
Carried forward	42	17	0
•			

	£	s.	d. 1
Brought forward	4	6	0
To District No. 3—			
Barwell Glenfield Progress	0	10	6
Great Wigston	0	5	0
Leicester Anchor	0	5	0
,, Distributive	3	3	0
Equity	0	5	0
" Guild	0	5	0
, Printers	0	10	6
" District No. 4—	0	U	0
Andrews Watch Society, Cov-			
entry	0	5	0
Coventry	2	2	0
Guild	0	2	6
Rugby	0	5	0
, District No. 5—		0	۰
Birmingham	1	1	0
" Central Guild	0	2	6
" Small Heath Guild	0	5	0
,, Handsworth Guild	0	2 2	6
Halasawan Sparkhill Guild	0	Z	6
Halesowen	0	5	0
Ten Acres	ő	7	6
,, Guild		_	- 1
Worcester	0	10	6
,, District No. 6—	^	-	0
Oswestry	0	5	0
Shrewsbury	1	í	ő
Walsall	ō	10	6
,, Padlock	0	5	0
"District No. 7—		_	
Codnor Park	0	5	0
Derby	0	5	0
Printers	ő	5	0
Ilkeston	2	2	ŏ
" Guild	0	2	6
Langley Mill	1	1	0
Long Eaton Guild	0	2	6
Ripley	1	1	0
Hucknall Torkard	1	1	0
Guild	Ô	2	6
Kirkby-in-Ashfield	0	10	0
Mansfield	1	1	0
Stapleford	0	7	6
,, District No. 9 — Gainsborough	0	5	0
Grantham	ő	5	ő
Grantham	0	2	6
Lincoln	0	10	6
Peterborough		10	6
Stamford Guild.	0	5 2	6
Retford	0	5	0
	0	10	ő
Midland A.U.C.E	0	5	0
Dividend—Derby Printers	0	1	3
Income for the wear	00	-	0
Income for the year Balance, March, 1911	33 9	5 11	9
Dalance, Maten, 1911	J	11	
	€42	17	0 .

Brought	formard									£		
millione	Olumni	۰	0	۰	0	0	٠	6	۰	24	A (	U

### SUBSCRIPTIONS PAID IN ADVANCE.

	æ	8.	u.	
Kettering Havelock	0	10	6	
Wellingborough Ideal	0	5	0	
Oswestry	0	5	0	
Lincoln	0	10	6	
Peterborough	0	10	6	
A.U.C.E	0	5	0	
Leicester Anchor	0	5	0	
Birmingham Small Heath				
Guild	0	5	0	
Soho	0	5	0	
Ilkeston Guild	0	2	6	
Gainsborough	0	5	0	
	_		_	
	£3	14	0	

Balance	s. 0	
Paid in advance		

Present balance with
Treasurer .....£13 14 7½

Audited-John Cox.

£42 17 0

W. Andrews, Secretary.

# (3) NORTHERN SECTION.

The attendance of the members at the ordinary meetings held during the past year has been as under:—

		Present.		
Mr.	W. Scott	11	. 1	12
,,	S. Galbraith	10	. 2	12
22	W. R. Rae	10	. 2	12
"	J. Davison	10	. 2	12
,,	T. Thompson	. 12		12
,,	J. Murdoch	9	. 3	. 12
,,	J. Smith	. 12		12

# HON. MEMBERS.

Mr. H. R. Bailey.	Mr. W. Crooks.	Mr. T. Rule.
-------------------	----------------	--------------

At the meeting, held 1st June, 1911, the following appointments were made:—

Chairman of the Section ...... Mr. J. Smith.

Representatives on the-

United Board . . . . . . Messrs. J. Murdoch and J. Davison.

Sectional Office Committee—

Messrs. Scott, Thompson, Galbraith, and Smith.

We are represented on the Office Committee by Mr. J. Murdoch, and on the Joint Committee of Trade-unionists and Co-operators, Exhibition, and Defence Committees by Mr. J. Davison.

#### WINDY NOOK TRAGEDY FUND.

The amount paid out last year to the widow and children of the late J. Patterson was £80. 9s. 1d., and the balance at the bank at the end of the year, £938. 12s. 4d.

#### GILSLAND CONVALESCENT HOME.

During the year there has been an increase of £216. 16s. 2d. received from convalescents, and a reduction of £164. 5s. 11d. from visitors. The railway

strike interfered with the attendance during one week, some 60 persons, who had signified their intention of going, being prevented from doing so owing to this.

The total number of separate admissions to the home this year has been as follows:—

Convales	cents			 	 1759
Visitors				 	 2125
		Tot	al	 	 3884

This is an increase of 233, as compared with 1910.

Whilst it is outside our scope to discuss the balance sheet, we cannot but feel satisfied with the results as a whole, which are more satisfactory than the previous year. What we can do, and ought to do, is to appeal to those societies that are not yet members to take up shares. This would make the task of financing this undertaking much easier and enable the directors to offer better facilities than at present it is possible to do. Whilst the object of the home is primarily to enable convalescents to recuperate, yet the delightful surroundings, the bracing air, and the comforts it offers are well worth the consideration of those who desire a quiet, yet by no means dull, holiday.

# TRAINING OF EMPLOYEES.

The training of employés, and especially apprentices, as recommended by the Central Education Committee, has not yet been received throughout the section in the manner we expected. From the ready response that has been made by our societies to schemes of betterment and education in the past we hoped to see more than a handful of committees establishing classes for apprentices. We have no reason to believe that the work is being done, or even offered, by municipal education authorities, and are, therefore, forced to conclude that our fellow-members have not yet, in this instance, realised their responsibility. They have accepted the services of the sons and daughters of their fellow-workers, and have, practically, undertaken to teach them their trades thoroughly, and in too many cases leave it to chance and the kindness of other employés. We sincerely hope that next year will see a great change. The Sectional Board and the Educational Committees' Association are eager to help, and the secretary will be glad to hear from any society that finds a difficulty in beginning.

## SECTIONAL EXHIBITION AND DEMONSTRATION.

In point of view of numbers it cannot be said that the 1911 exhibition was a success, though, as an exhibition, it left nothing to be desired. The building—a skating rink—was well suited for the purpose, and the accommodation for the exhibits proved ample. It was unfortunate that owing to the place having to be sold there was no alternative to holding it early in March, and the week it was open was the coldest and most stormy of the

winter, and which, undoubtedly, interfered very largely with the attendance. The floor was covered with red druggeting, and the building being spacious and well lighted the exhibits showed to advantage. North Shields Society had a very attractive stall, and supplied the refreshments to the visitors and attendants.

Mr. H. R. Bailey, the veteran of the north, so far as the co-operative movement is concerned, and for many years secretary of the section, took the chair and incidentally informed the meeting that if spared till April he would have completed 50 years' active service in co-operative work. He was accompanied by his wife, whom we deeply regret to say has since passed from amongst us, and whose loss he feels most keenly.

The opening ceremony was performed by the Right Honourable Thomas Burt, LL.D., M.P., another life-long co-operator, and one of the first members of the Northern Sectional Board, which was formed in 1873. So far as we know he is the last survivor of the group, the others being Jos. Cowen, J. McPherson, J. McKendrick, Dr. Rutherford, R. Stapleton, and W. Telford.

The Employés' Conference was held on the Wednesday, when Mr. R. J. Wilson read Mr. Rae's paper on "With all thy getting get understanding"; and the Women's Guild Conference on the Thursday, with a paper on "Leadpoisoning in China and Earthenware," which was read by Mrs. Reed, Heaton. Both conferences were well attended and the papers well discussed.

A public meeting was held in the Albion Assembly Rooms on the Friday night, at which addresses were given by Messrs. J. Marshall (York) and E. W. Mundy, M.A. (London).

An interesting feature in the week's proceedings was the horse procession, which traversed the main streets of North Shields and principal thoroughfares of Cullercoats to Whitley Bay.

For the second time since these exhibitions were organised there was a loss, due chiefly to the largely decreased receipts. At the same time there are still several societies that do not contribute towards the Exhibition Fund. So long as these are run as sectional exhibitions, and going into each district in turn, it is only reasonable to expect that the section as a whole shall make itself responsible for their success, and there would not be any difficulty in doing so if each society would accept some share of the responsibility.

# ALTERATIONS TO THE RULES OF THE CO-OPERATIVE UNION.

After being adjourned by the Plymouth Congress, in order that societies might have ample time to consider the proposals put forward in regard to the rules of the Union, they were submitted to the Bradford Congress. The rule relating to the alteration in the rate of subscription to the Co-operative Union was the one round which greatest interest centred, and after a full discussion and the consideration of several amendments, the amendment reducing the rate from 2d. to 1½d. each society to pay on the whole of its members, was carried by a majority of over three to one. Whilst the total amount subscribed in this section will not differ materially from that under the old arrangement, there are a few of the larger societies that will have to pay

more than they have hitherto been doing. We are very pleased to say that notwithstanding this the equity of the proposal has been recognised and accepted in an entirely co-operative spirit.

We desire to remind societies that under the new rules each will be able to record its full voting strength at Congress, whether it sends one delegate or six. This method will express more fully the wishes of the general body of co-operators, because, under the old rule, hands only were counted, and as it invariably happened that the societies nearest to the city or town in which Congress is held sent the largest number of delegates it followed that they possessed an advantage in that direction that was not possible to those living a distance away.

#### OVERLAPPING AND PROPAGANDA WORK.

Our justification for once more bringing this subject before your notice is that it still exists and is a serious blot on a movement which is great, not only in what it is, but in its possibilities, and, therefore, we cannot for a while even relax our efforts so long as any society calling itself co-operative practises such unco-operative methods. We are encouraged to pursue these efforts by the gradually changing atmosphere, more pronounced, perhaps, amongst the leaders up to the present, than the rank and file. Evidence of this change is to be found in the way in which the recent proposals of the Sectional Board for the constitution of a committee for dealing with the subject have been received, and which are as under:—

The section shall be divided into districts, which shall be the seven districts forming the Northern Section.

The committee for each district shall be composed of the following persons:—

- (a) The chairman of the Sectional Board, who shall be chairman of the committee.
- (b) The sectional representative for that particular district.
- (c) The chairman of the District Committee.
- (d) The president, if possible, or, failing him, some person appointed by the committee of each retail society in the district.

This brings us to the next proposal, and that is, how are we to get at the ordinary member whom we seldom see, and who takes no keen interest in the welfare of his society? At present he does not realise what are the possibilities of the movement nor the principles on which it is based. If he did there would be less trouble in regard to overlapping and less talk about loyalty. It is clear, too, that if we are to fill the place in the State that is ours we must not only keep pace with changing economic and social conditions, but we must have a vision of our possibilities that will create enthusiasm and carry us forward as a solid organised body. That force just now is lacking in this section. Our membership comprises over 300,000, which means that we represent close upon 1½ millions of the population in the area covered by the operations of the societies, or over 50 per cent of the population. Given a

co-operative spirit and common action, along with the realisation of what it is possible for us to achieve, we need not fear the attacks or devices of any outside forces.

As one of the steps towards linking up societies more closely, and also with a view of bringing before the rank and file those ideas and principles we regard as being in a special sense ours, we suggest that societies should allow us to send a speaker to the interim quarterly meetings where, probably, a larger number turn up than at any other gatherings. We would also welcome opportunities of any kind that may present themselves for carrying on amongst our members a vigorous propaganda work.

Then, again, there are questions arising from time to time—as there must be in any progressive movement—that affect both individual societies and the movement generally, that it would be advantageous for committees of societies and representatives of the Board to discuss together, and we should be glad if, when circumstances permit, arrangements could be made for talking over these matters.

# CHORAL COMPETITION.

Last year the choral competition was held in the premises of the Cooperative Wholesale Society, West Blandford Street, which kindly granted its large dining hall for this purpose. There was a fairly good attendance, and the following choirs took part:—Birtley, Consett, Bishop Auckland, West Hartlepool, Sunderland, and Ryhope.

The test piece for the challenge shield was "When Allan-a-Dale went a-hunting," by R. L. de Pearsall, and Birtley, for the second time, was successful in winning the shield with 45 marks out of a possible 60, Consett being a good second, and the others in the following order:—West Hartlepool, Sunderland, Bishop Auckland, and Ryhope.

The test piece for the quartette (mixed voices) was "Morning Song," by *Johannes*, and here Birtley was again successful with 44 marks, Sunderland coming second with 40.

The pieces and winners in the solo competitions were as follows:—Soprano song, "Ecstacy" (Ellen Cowdell), Ryhope; contralto, "The King's Way" (Richard Elgar), Sunderland; tenor, "When Shadows Gather" (Charles Marshall), Birtley; bass, "Blow, Blow, thou Winter Wind" (J. Sargeant), Ryhope.

Commenting on the results, the adjudicator (Dr. Hutchinson, Darlington) said: "The singing all round reached a high standard, and the winning of the prizes depended in many cases on fine critical points. Whilst great concentration and care were required in judging the work, it was an enjoyment to listen to the performances, which gave evidence of such careful, earnest preparation. There is evidently a good deal of talent about. I could not help thinking what a power for good these competitions are. They act as a stimulus to high and noble effort. I would suggest that the matter of a really efficient accompanist should be considered for the future. When the accompaniments are unequally played the competing singers have not all the same chance of

success. In all kindness, and in the best interests of all concerned, I venture to make this suggestion."

Though the circumstances are familiar to every member of every cooperative society in this section, we cannot close the report without a brief reference to the terrible calamity that befel the Consett Co-operative Society's choir on the 26th August, a choir that has distinguished itself at the contests beyond that of any other in the section, having won the challenge shield offered by the Co-operative Union for five years in succession. This choir was on its way to take part in a contest at Prudhoe when, for some reason or other, the car got out of control in going down Medomsley Bank and overturned just beside the old tollgate, which stands at the junction of this road with the Shotley Bridge road to Newcastle. In its consequences the result of the accident was awful. Out of the 30 odd passengers, nine were killed outright, one died whilst being taken to Newcastle Infirmary, and more than half of the remainder were more or less injured. The names of those who were killed are as under: - Miss Florence Egglestone, Miss Ethel Stokoe, Miss Hilda Anne Whittaker, Miss Lydia Ethel Whittaker, Miss Sarah Ann Dunn, Miss Amelia Annie Maud Davison, Mr. John Thomas Carr, Mr. John Pearson, Mr. Thomas Wm. Barron, and Mr. Ralph Pearson. The names of the injured were as follows: - Miss Louie Cummings, Mrs. Barron, Mr. E. Urwin, Mr. Sam M'Clure, Mr. Matt. Lowden, Mr. Cecil Winter, Mr. George Dibley, Mrs. Dibley, Miss Jennie French, Miss Phœbe Wigham, Mr. H. Whittaker, Mr. Tom Dunn, Mrs. Alderdice, Miss Holliday, Miss Lily Wharton, Mr. John Symmington.

Consett was in mourning on the Tuesday and Wednesday when the funerals were held, the tradesmen closing their shops from 12 to 4. Thousands of persons lined the streets, and united services were held in the Wesleyan Chapel. Scores of messages of sympathy from various societies, choirs, and institutions were sent to the relatives and friends.

An appeal has been issued to the general public and also to co-operative societies for assistance to those who need help, and a committee appointed to administer the fund. The Co-operative Union are represented on it by Messrs. W. Scott and W. Clayton. The amount subscribed by co-operative societies reaches nearly 1,000 guineas.

#### AGRICULTURAL CO-OPERATION.

Some progress in the North-Eastern District has been made in agricultural co-operation, though most of it has been of that kind which cannot be measured by statistics and which is the standard of measurement with which we as co-operators are most familiar. Though some new societies have been formed, and some of the older ones have made good progress, yet much of the work that has been accomplished has been of an educational and propaganda character. To enable this section to share in the advantages that will accrue through the grant of £50,000 a year for the development of agriculture, it was necessary for the North-Eastern District to become a section of the Agri-

cultural Organisation Society, and this step has been taken. Lord Wenlock was appointed president, Mr. Philip Burtt, chairman, and Sir T. Hugh Bell, Bart., hon. treasurer. Several organisers have been appointed to work up the various districts and interest the farmers in agricultural co-operation, and their reports are decidedly encouraging.

One of the chief difficulties to be faced in dealing with agricultural produce has been the great distance of some of the farms from railway stations and centres of population, and it was felt that in order to ensure anything like that development that was desired it would be necessary to secure powers to construct light railways. Application was made and a commission appointed, with the result that it has been agreed to grant powers to construct a light railway from Brandsby to York, and also one in Swaledale. A Farmers' Association, affiliated with the Agricultural Organisation Society, has been formed in Allendale, and there is every prospect that it will be successful. It is quite certain that the next few years will show a distinct advance in this form of co-operative activity, and it is very desirable that not only should we give them every assistance in our power, but we should closely associate ourselves with them so that competition in any form may be avoided.

# MANAGERS' CONFERENCE.

On Wednesday, 13th December, about 100 delegates assembled at Sunderland to discuss the question of federated bakeries. It was pointed out that there were in the section some 24 societies possessing bakeries and there was a probability of others being established, so that unless something was done we were likely in the near future to be faced with competition between bakeries. More than that, it was shown that these 24 bakeries were not fully employed, were unevenly distributed, and many of them were more or less out of date. There was an excellent discussion, in which quite a number of delegates took part, after which the following resolutions were agreed to:—

That this conference approves the idea of federated bakeries, and suggests that negotiations be entered into with the committee of Sunderland and other societies with a view to securing their bakeries for such a purpose.

That a committee, consisting of three members from the Northern Sectional Board, three to be appointed by the managers, six to be elected by this meeting, together with one representative from the committee of each society expressing its approval of the above resolution, be formed to carry the resolution into effect.

The six members of the committee appointed by the meeting were Messrs. Crooks (Blaydon), Lambton (North Shields), Wetheral (Murton), Wilson (Sunderland), Charlton (Bedlington), and Thompson (Willington Quay). The Managers' Association, Sectional Board, and individual societies were left to appoint their own.

# DEATH OF MR. F. A. CIAPPESSONI.

The news of the death of Mr. F. A. Ciappessoni gave a great shock to all his friends, especially those residing in the Cleator Moor District, where he

was widely known and respected. Though it had been known to some of his most intimate friends that he was suffering with his ear, and that an operation would be necessary, none ever anticipated that there was any possibility of a fatal result, so when news of his death spread abroad many would scarcely believe it. Here, in West Cumberland, he was one of the best known and most respected inhabitants of the district.

For 25 years he was headmaster of St. Patrick's School, Cleator Moor, during which period he had devoted a good deal of his time to public work, occupying the position of chairman of the Urban District Council for two years. He was, however, best known throughout, not only Cumberland, but the North-Eastern Counties as an ardent apostle of co-operation. For a number of years he represented No. 3 District on the Northern Sectional Board, and only severed his connection with it when, in 1904, he was elected on the Wholesale Board of Directors. His genial sympathetic nature won for himself a place in the hearts of all those with whom he was brought into contact, and the memory of many pleasant hours of association will remain with us to the last.

SEATON DELAVAL'S LOSS—DEATH OF MR. ALEX. LEE (SOCIETY'S PRESIDENT).

Co-operators of Seaton Delaval have suffered a severe loss in the death of their president (Mr. Alexander Lee), who passed away, at the age of 73, on 6th January, 1912, at a private hospital in Newcastle, where he had gone to undergo an operation. He was one of the founders of the society, and attended his first meeting of the committee on 22nd October, 1864. He often used to merrily relate tales of the early days.

Mr. Lee has kept in close touch with the society since its inception, and for the last nine years has acted as president. He played a conspicuous part in the development of co-operation in this district, where his consistent, affable, and courteous manner made hosts of friends, which he retained to the end. He was also a strenuous and conscientious worker in other movements—religious, social, and political—and his activities will be missed in many various directions. He was a strong advocate of temperance and thrift, and gave example to his precepts, and was a generous donor to all charitable and religious bodies.

The interment took place at Seghill Parish Church, on Wednesday, 10th January, and was largely attended by representatives of the many organisations and societies with which he was connected and the public generally.

# VALENTINE VIVIAN, CHESTER-LE-STREET.

Mr. Valentine Vivian, another stalwart in the co-operative movement, has, after a long and serious illness, passed away. He was a man who held strong and advanced opinions in regard to social questions and expressed these opinions fearlessly and with considerable force. He was a consistent opponent to high dividends, because such prevented the very poor from sharing in the benefits of co-operation. He was a thorough going educationalist, and for several years, and at the time of his death, was a member of the Northern

Educational Committees' Association. He combined the qualities of a cooperative lecturer and those of an entertainer, and was in very great demand by societies in this capacity. Though a stonemason by trade, owing to some internal complaint he had been unable to follow his employment for some time before his death, and during the last few weeks of his life suffered a good deal. The Educational Committees' Association committee have lost in him one of their best and most outspoken members, and his place in that sphere of labour will not be easily filled.

# REPORTS OF THE DISTRICT ASSOCIATIONS.

# No. 1.-North Northumberland.

#### Executive Committee.

Mr. J. Strong (chairman), Ashington.

" G. Hardy (secretary), Bank Top, Bedlington.

" J. Gillians, Ashington.

Mr. T. Young, Broomhill.

" T. Jackson, Pegswood.

" R. Lee, Bedlington.

" J. Herdman, Newbiggin.

Mr. J. Davison, Bedlington, Sectional Representative.

The committee have pleasure in reporting the holding of four conferences, the first being held at Newbiggin, on Saturday, 25th March, at which Mr. Tom Welsh (secretary, Newbiggin Society) read a paper entitled "Expenses and Dividends," which created an interesting discussion, after which nominations were taken for the executive for the following year. Mr. Tom Welsh was appointed to represent the district at Bradford Congress.

The next conference was held at New Delaval on 29th July, where the question of the "Desirability of Societies paying a Maximum Dividend of 2s. 6d." was further discussed, and delegates instructed gave a decided vote against the resolution. Mr. Welsh gave a very interesting and racy report of Congress, after which Mrs. Scurlock addressed the conference on the "Minimum Wage for Female Employés," which provoked a number of questions and a sympathetic discussion.

The third conference was held, at the invitation of the Hedgeley Society, at Wooler, on Saturday, 30th September, this being the first conference at this place. There was a large attendance of delegates, notwithstanding the inclemency of the weather. In the absence of the president of the society, the Rev. J. Blades, the delegates were given a hearty welcome by the secretary (Mr. Stacey). Mr. Clayton read the paper on "The Place and Function of Co-operative Societies in Agricultural Districts." In the discussion that followed a large number took part.

The fourth conference was held at Bebside on Saturday, 16th December, at which we were favoured by the presence of Mr. W. R. Rae, who gave a forcible address on "The Training of the Employés," which made a decided impression on the conference and gave the delegates something to think about.

The thanks of the committee and delegates were accorded to the writers and readers of the papers and to the societies that entertained the conference and made every preparation for their enjoyment and comfort.

The following is the financial statement for the year 1911:-

Receipts. £ s. d.  To Cash received from Sectional Office	Expenditure. £ s, d, By Conferences, &c. 10 9 8 ,, Executive Meetings 4 10 0 ,, Postage 0 2 0
£15 1 8	G. HARDY, Secretary.

# No. 2.—South Northumberland.

## Executive Committee.

Mr. J. Endean (chairman), Cramling-	Mr. J. McKay, Walker-on-Tyne.
ton.	" T. G. Hunter, Wallsend.
" J. Wight (secretary), Cramlington.	" J. U. Barrow, Backworth.

, T. Whitnell, Newcastle.

,, J. W. Lambton, North Shields.

Mr. T. Thompson, North Shields, Sectional Representative.

The first conference was held at Walsend on Saturday, 1st April, 1911, at which Mr. Rae (Sunderland) read a paper on "The Proposed Alteration in the rate of Subscription to the Union and Representation of Societies at Congress." The following resolution was moved and seconded:—

That this conference approves the action of the United Board in seeking to get the subscription to the Union on a membership basis, and recommends that the amount be 14d. per member per annum.

The resolution was carried, but some delegates declined to vote as they had no mandate to do so.

The second conference was held at Belsay, on Saturday, 19th August, 1911. Mr. Clayton read his paper on "The Place and Function of Cooperative Societies in Agricultural Districts." The subject was appropriate, as Belsay is a beautiful village in a purely agricultural area. A very interesting discussion ensued. The delegates were, by the kind permission of Sir Arthur Middleton, allowed to visit the historic castle and beautiful grounds of Belsay Hall.

The third conference was held at Backworth, on Saturday, 25th November, 1911. Mr. Jennings (Backworth) read Mr. Clayton's paper, "The Relation of the Member to the Society and the Society to the Movement." All the speakers supported the views of the writer, and urged that this paper should be discussed at members' meetings of the various societies.

The fourth conference was held on Saturday, 2nd March, 1912, at the Cooperative Wholesale Society's Premises, West Blandford Street, questions were discussed. (1) Mr. Rae (Sunderland) introduced the question of "Training of Employés"; (2) Mr. Murdoch (Workington) addressed the meeting on "Propaganda Work"; (3) Mr. Thompson (North Shields) addressed the meeting on the Sectional Board's suggestions for remedying "Overlapping." This was the best conference of the year, well attended, and the discussion that ensued was above the average of the district conferences.

The following is the financial statement for the year 1911:-

Receipts, $\pounds$ 8. d. To Cash from Sectional Office 12 1 4	Expenditure. £ s. d. By Conferences . 7 11 5 ,, Executive Meetings . 4 9 11
£12 1 4	JOSEPH WIGHT, Secretary

No. 3.-Cumberland and Westmorland.

# Executive Committee.

Mr. Irving Graham, J.P. (chairman), [Mr. William Hunt, Workington, Carlisle,

"John Stephenson (secretary), Blennerhasset, Carlisle.

" Saml. Culling, Keswick.

,, J. Mitchell, Egremont.

., N. Ismay, Maryport.

Mr. J. Murdoch, Workington, Sectional Representative.

For the year ended 31st December, 1911, four conferences and three executive meetings have been held. It is pleasing to note that the attendances at the conferences have been uniformly good, and that the Women's Guilds have been numerically better represented than formerly. The papers read touched many phases affecting the movement, followed by good discussions.

The opening conference was a joint one of delegates from the societies and the Women's Guilds, held at the Bee Hive Society, Workington, on 11th February, 1911, and presided over by Mr. Graham. Mrs. Blair read a paper entitled "Northern Co-operative Societies and the Minimum Wage," which was well received. The delegates were in sympathy with the object and felt that something might be done to improve present conditions, but there were local conditions in many instances to be considered, and if the scale was adopted the tendency might lead to the crippling of some of their departments, such as millinery and dressmaking. A hearty vote of thanks was accorded Mrs. Blair for her paper.

The second conference was held under the auspices of the Wigton Society, on Saturday, 13th May, where there was a good attendance. The paper for discussion was one written by Mr. Rae, entitled "With all thy getting get understanding." Mr. Graham (chairman) opened the discussion very ably, and thought Mr. Rae implied in his paper that many were content with a superficial knowledge of co-operation. It was felt, generally, that the paper did not lend itself easily to criticism, dealing with matters more in the abstract than the concrete, but all agreed that it contained ideals which would require much more education amongst members before the standard advocated was reached. The discussion was well maintained, and every one agreed the paper contained ideals which were very inspiring and encouraging. A hearty vote of thanks was accorded Mr. Graham. The delegate from Penrith invited the meeting to hold the next conference there, which was accepted.

The third conference was held at Penrith on Saturday, 12th August, 1911, Mr. Graham presiding. It was decided to take the statistical report at the next conference. The paper for discussion was by Mr. Smith, entitled "Some Problems of Co-operative Administration," read by Mr. Howit (Carlisle). It touched upon many points of vital importance to the movement in several ways. It was contended by some that the paper was overloaded, many of the points raised being quite sufficient, if taken separately, for one conference, and that some of the problems mentioned would take more time to discuss than they had at their disposal. Nevertheless, it was conceded that Mr. Smith had rendered good service in drawing attention to many points of administration, and it was felt he had the fullest knowledge of the ideals of the movement.

The final conference for the year was by invitation of the Aspatria Society held there on 4th November, 1911, presided over by Mr. Graham. The subject for discussion was a paper specially prepared by the secretary (Mr. John Stephenson) entitled "A Comparative Statistical Report of Cumberland and Westmorland District for the years 1909-10." A good discussion followed, many of the delegates taking part, and some of the items brought under observation were assets, reserve funds, credit, share capital, education, and investments. It was suggested, if the comparison had extended to ten years back, that it would have shown more conspicuously the advance made. Generally, it was considered that the results set forth were satisfactory, and all agreed that the report had been exceedingly well drawn up, being interesting, full, and elaborate. A vote of thanks was accorded the secretary, who, in his reply, briefly touched upon assets and outstanding accounts. By invitation the next conference will be held at Maryport in February, 1912.

The following is the financial statement for the year 1911:-

Receipts. £ s To Cash received from Sectional Office		By Conferences, &c	5	10 7	8
£23 7	7 0	<u>.</u>	23	7	0

JOHN STEPHENSON, Secretary.

# No. 4.—West Durham and South Northumberland.

# Executive Committee.

- Mr. Wm. Hewison (chairman), West Mr. E. Y. Spencer, Swalwell. Stanley.
  - " G. T. Egglestone (secretary), Hisehope Terrace, Consett. " J. N. Kerr, Throckley. " E. Hargreaves, Newburn.

Mr. W. Scott, Blaydon, Sectional Representative.

In presenting the report of this district it is gratifying to again be able to state that the conferences we have held during the year have been exceptionally well attended, and great interest has been taken in the various subjects discussed, such as "How best to change from a Credit to a Cash System," "The Place and Function of Co-operative Societies in Agricultural Districts," "A Review of some of the pressing problems of the Co-operative Movement," and "A few words concerning Conferences."

Our first conference was held in the Mechanics' Hall, Haltwhistle, on Saturday, 22nd April, 1911, Mr. W. Hewison (West Stanley), chairman of No. 4 District, presiding, and the above officers were elected without opposition for the year. Mr. W. R. Wilson (Haltwhistle) read his paper on "How best to change from a Credit to a Cash System," after which there was a lengthy and interesting discussion in which Messrs. Ciappessoni (Cooperative Wholesale Society), Hargreaves (Newburn), Crooks (Blaydon), Tweddell (Haltwhistle), Kerr (Throckley), and others took part.

Our next conference was held in the Public Hall, Gilsland, on Saturday, 2nd September, 1911, Mr. Hewison (West Stanley) again occupying the chair. Before the ordinary business of the meeting a vote of condolence was passed with the Consett Society in the loss they had sustained in the terrible accident that befell their choir on 26th August. Special reference was also made to the loss by Mr. G. T. Egglestone (secretary of the district), who had lost his only daughter. Mr. W. Clayton then read his able paper on "The Place and Function of Co-operative Societies in Agricultural Districts," after which an animated and interesting discussion took place, in which Messrs. Ciappessoni (Co-operative Wholesale Society), Daniels (Consett), and many others took part.

Our next conference was held in the Large Clubroom of the Consett Co-operative Society on Saturday, 18th November, when Mr. Wm. Hill (Consett) read a most admirable paper entitled "A Review of some of the Pressing Problems of the Co-operative Movement," after which an interesting discussion ensued, the following taking part therein:—Messrs. T. Shotton and W. Fletcher (Co-operative Wholesale Society); Stoddart, Hyden, Carruthers, and Ellison (Consett); Hargreaves and Ward (Blaydon); Clish and Mole (Annfield Plain); Mc.Innes and Nixon (West Stanley); Oliver (Co-operative Insurance Society); Thompson and Scott (Sectional Board).

Our next conference was held in the Co-operative Hall, Throckley, on Saturday, 10th February, 1912, Mr. W. Hewison again presiding. Mr. J. Bestford (Throckley) read an interesting paper, subject: "A Few Words concerning Conferences," after which there was a sort of an experiment meeting, proving conclusively the advantages derived from conferences, and in which Messrs. Warwick (Co-operative Wholesale Society), W. Scott (Sectional Board), Kerr (Throckley), Spencer (Swalwell), Davison and Hargreaves (Blaydon), and Miss Christie (Stanley) took part.

At each of the above conferences there has been a pushing spirit evinced. The delegates have been most hospitably entertained by the societies visited, to whom, and also to the writers and readers of the various papers and the

chairman, hearty votes of thanks were duly tendered and accepted. The following is the financial statement for the year 1911:-

Receipts.  To Cash received from Sectional Board	£	s. 5	d. 4	Expenditure.  By Conferences, &c	6	18	11
£	17	5	4	Ē	17	5	4

G. T. EGGLESTONE, Secretary.

# · No. 5 .- EAST DURHAM.

# Executive Committee.

Mr. Thos. Wallace (chairman), Hebburn | Mr. S. Bramley, Jarrow. Colliery.

, Jos. Bruce (secretary), Chester-le-Street.

" Joseph English, Birtley.

" William Flynn, Gateshead.

" F. A. Christal, Sunderland.

" A. D. Franks, Boldon Colliery.

Mr. W. R. Rae, Sunderland, Sectional Representative.

During the year the attention of the committee and societies in the district have been concentrated on questions affecting the practical working of societies. The views expressed by the delegates attending the conferences have been sympathetic in tone, notwithstanding the difficulties associated therewith, and we have reason to hope that good results will accrue by the interchange of opinions of co-operators in the district.

We have held four very successful conferences during the year; subjects have been interesting, discussions intelligent and tolerant in spirit, and the

attendance has been above the average.

Our first conference was held at Birtley on 29th April, 1911, when Mrs. Wilkin (Hartlepool), Central Committe, Women's Co-operative Guild, read Miss L. Davies' paper on "The Minimum Wage for Women Employés." The salient points of the paper were put forward very clearly and forceful, and ably defended by the reader. The discussion which followed showed that the delegates were sympathetic with the views of the writer, although they recognised the many difficulties associated with the subject.

The second conference was held at West Belton on 26th August, 1911. Mr. W. R. Rae gave an address on the "Educational Programme of the Cooperative Union," with special reference to our duty to the young people, outlining the Union's scheme of classes for apprentices and junior employés, and made a strong appeal for their support.

The third conference was held at Boldon Colliery on 25th November, 1911. Mr. W. Clayton gave an address on the circular issued by the Northern Sectional Board, containing suggestions for the composition of a special committee to deal with the difficulty of overlapping in the Northern Section. The address was well received, along with the explanations the speaker gave as to the working of the scheme. After a lengthy discussion, in which several delegates took part, the following resolution was carried unanimously:—

That this conference expresses its approval of the scheme with such modifications as may afterwards be found desirable in practice, and pledges itself to support it.

The fourth conference was held at Tyne Dock on 3rd February, 1912. Mr. W. Flynn addressed the delegates on the subject of "Special Propaganda in the Co-operative Movement." The speaker emphasised the necessity of every co-operator being a reader of co-operative literature. The Co-operative News should be read by all co-operators, which would give them a general interest in all stores of a catholic nature. "Our Story," too, should also be read by young and old, and urged that where old methods failed new ones should be adopted. The speaker made a strong appeal to the material man in the movement not to forget the higher ideals and to use his individual influence to induce others to become true co-operators. A good discussion followed in harmony with the views advanced by the speaker.

The following is the financial statement for the year 1911:-

Receipts. To Cash from Sectional Office	£ s.	d. 1 4	Expenditure. By Conferences	£ 7 6	s. 3 8	d. 1 3
-						
	13 1	1 4		£13	11	4

Jos. Bruce, Secretary.

No. 6.—South Durham.

Executive Committee.

Mr. M. Price (chairman), Coxhoe.

- " J. Craig (district sec.), Durham.
- " Joseph Bell, Tow Law.
- , S. Whiteley, Brandon.

Mr. Jas. Davison, Newbottle.

- " T. C. Kilburn, Willington.
- " T. Readshaw, Bishop Auckland.

Mr. S. Galbraith, Brandon, Sectional Representative.

Four conferences have been held in this district during the past year, which have been remarkably well attended and much interest taken therein by the delegates.

Our first conference was held at Willington (Durham) on the 18th February, 1911, Mr. M. Price presiding. Mr. Hamilton (secretary, Willington Society) read Mr. Rae's paper on "The Proposed Alteration in the rate of Subscription and Representation of Societies at Congress." A good discussion followed, taken part in by Messrs. Galbraith (Sectional Board), P. Leonard (Crook), Stead (Pittington), J. Bell (Executive), P. Coley (Cooperative Wholesale Society), and W. Clayton (sectional secretary), who moved the following resolutions, viz.:—

(a) That, in the opinion of this conference, it is desirable that subscriptions to the funds of the Co-operative Union should be on

the basis of membership.

The voting resulted in 21 delegates being for and 9 against this resolution.

(b) That, in the opinion of this meeting, it is necessary that in the event of an alteration of the rule in regard to subscriptions on the lines suggested by the Union, we agree to such a modification in the number of representatives to Congress as may be found desirable.

This resolution was unanimously agreed to. Hearty votes of thanks were

accorded Mr. Hamilton, the Willington Society, and the ladies.

Our second conference was held at Wingate on 22nd April, 1911, under the auspices of Station Town Society. Mr. Jos. Bell (Executive) read selections from the paper by Mr. J. C. Gray on "The System of Credit as practised by our Co-operative Societies." A good discussion followed, and was taken part in by Messrs. Emery, Wilkinson, Clayton, Thompson, Whiteley, Coley, Mrs. Wilkin (Women's Guild), and others. The following resolution was agreed to, viz.:—

That this conference requests the Sectional Board to circularise the societies in No. 6 District asking if they will be agreeable to jointly consider a scheme for reducing the amount of credit standing in the books of our societies.

The usual votes of thanks having been accorded the delegates adjourned for tea.

A public meeting and concert was held in the Literary Institute, Wingate, in the evening, when short, pithy, and spirited addresses were delivered by Messrs. Clayton and Readshaw, which were highly appreciated.

Our third conference was held under the auspices of Crook Society, on 19th August, 1911, when, owing to the railway dispute, the attendance of delegates was much smaller than expected. Mr. S. A. Meddick (Crook) read the paper of Mr. A. Wilson (Heckmondwike) entitled "A Review of the Movement." A good discussion, opened by Mr. T. Winter (Crook), followed, in which Messrs. Thompson (Hetton Downs), Whiteley (Executive), Bell, the Chairman, and others took part. Tea was provided by the Crook Society.

The fourth conference was held at New Brancepeth on 18th November, 1911, when Mr. T. F. Shevels (secretary, New Brancepeth Society) read his paper entitled "Do High Dividends retard the Growth of the Movement?"

The discussion was opened by Mr. Spraggon (chairman, New Brancepeth Society) and continued in a spirited manner by many of the delegates present, including Mrs. Wilkin (Women's Guild). Mr. Shevels was accorded a hearty vote of thanks for his paper. A splendid tea was provided by the New Brancepeth Society, and was heartily thanked for same.

The conferences have been well attended and the interest taken in the discussions by the delegates augurs well for the future of the movement in the district, although the systems of overlapping and credit trading do not seem to show any particular signs of abatement.

The following is the financial statement for the year 1911:-

То	Receipts. £ Cash received from Sectional Office	s. 4	d. 1	Expenditure.  By Conferences ,, Executive Meetings ,, Delegations ,, Postage, &c.	6 1	3	8
	£17	4	1	.4	17	1	4

#### EXHIBITION AND SPECIAL PROPAGANDA FUND.

Receipts	Expenditure.
£23 12 6	£23 12 6

J. CRAIG, Secretary.

#### No. 7.—South Durham and North Riding of Yorkshire.

#### Executive Committee.

- Mr. Mark Duffield, J.P. (chairman), | Mr. A. Taylor, West Hartlepool. Stockton.
  - " J. Hind (district sec.), Middlesbro'.
  - " E. Binns, Middlesbrough.
- - " R. Turnbull, Loftus.
  - " Thos. Scarth, Stockton.
  - " Wm. Moses, Darlington.

Mr. J. Smith, Middlesbrough, Sectional Representative.

The first conference was held at Skinningrove on Saturday, 25th March, when Mr. W. R. Rae read his paper entitled "Proposed Alteration in Rates of Subscription to Union and Representation of Societies at Congress." Mr. Rae maintained that in the new rules it should be clearly set forth that the Union, through its accredited representatives, must be the final arbiter in all disputes arising with its membership, with that principle adopted they would soon see the stage cleared of all disputes about boundaries, overlapping, and all other evidences of want of consistency. He also argued that an equal subscription was the most truly co-operative in principle and certainly most in harmony with their general practice. In conclusion, he said if there was one thing more than another he longed to see succeed it was the attempt to substitute consideration for unbounded competition, and they should never lose sight of the new hope of industry. The nominations for officers and executive were handed in at this conference.

The second conference was held at Castle Howard on 15th July. The Countess of Carlisle kindly lent the use of the grounds for a flower show and industrial exhibition, held under the auspices of the local society. The day was an ideal one and the shows were well patronised. The conference was held in the Grecian Hall of the Castle. Mr. Turnbull submitted his annual report (statistical), which was embodied in the Loftus Society's "Wheatsheaf." Mr. John Smith (Northern Sectional Board) read his paper entitled "Some Problems of Co-operative Administration." This paper refers to the influence of the movement on our competitors, advocating several changes which the writer claims would make for fuller co-operation and greater efficiency. It deals with wages and the reward of capital, urges fuller exercise of the functions of our federated bodies, and makes suggestions towards securing greater development. The paper opened out a wide field for thought and discussion, which was taken full advantage of, resulting in a most profitable conference. The Middlesbrough Society gave an invitation for the sectional exhibition of 1912 to be held under its auspices, which was unanjmously accepted.

The third conference was held at Barnard Castle on 23rd September, in the "Witham's Testimonial;" at which Mr. Clayton read his interesting paper entitled "The Place and Function of Co-operative Societies in Agricultural Districts." This being an agricultural locality it was a most suitable paper for consideration at this conference, which was well attended.

The fourth conference was held at Stockton on 16th December, when Mr. G. McEwan (secretary, Stockton Society) read Mr. Holm's paper entitled "The Principles and Methods of the Co-operative Movement." The discussion which followed evidenced various opinions. Wages should be adequate and bonus stopped. There was no mention of women in the paper, but without them co-operation would fail. Credit was a big question, and the paper did not suggest a remedy. Co-operation might have strayed somewhat from earlier ideals and principles, but circumstances had changed considerably and newer methods were necessary.

Each conference was well attended by the delegates from societies, educational committees, women's guilds, fellowship, and the Co-operative Wholesale Society, and the discussions on the papers, followed by the interchange of views and ideas in the various phases of the movement will, we feel confident, be helpful to all who attended the conferences.

The following is the financial statement for the year 19:1:-

То	Receipts. Cash received from Sectional Office				Expenditure. £ s. d By Conferences	
	£	22	8	2	£22 8 2	

John Hind, Secretary.

# NORTHERN SECTION EDUCATIONAL ASSOCIATION.

#### CLASSES.

On the year there is a slight increase in the total number of students attending classes, but it is in the junior section only, the figures being as under:—

Juniors	2,740
Intermediate	104
Book-keeping	137
Co-operation	
Citizenship	

The special prizes for the best students in the junior classes in "Cooperation" went this year to Middlesbrough, the fortunate ones being Master W. Sykes, who secured a gold medal, with 118 marks out of a possible 120, and Miss Emily Bree, who won a gold bangle with 116—certainly a high percentage in both cases. The presentations were made at Langley Park on 24th June, by Mrs. Bates, wife of the president of the Annfield Plain Society.

#### CONFERENCES.

The first conference was held at North Shields, and was attended by some 200 delegates, at which a paper, dealing with "The Importance of Co-operation and Industry," and read by Mr. G. E. Wilson (secretary of the North Shields Education Committee). Criticism and discussion were alike exceedingly good and helpful.

The second conference was held at Langley Park on 24th June, when Mr. Bates (chairman of the Annfield Plain Co-operative Society) read an interesting paper on "Citizenship." The day was excessively wet, yet there was an attendance of about 120 delegates, and the remarks on the paper were useful and stimulating. Arrangements had been made, by the kindness of the Rev. A. Watts, rector of Witton Gilbert, for the delegates to be taken over the ruins of Langley Old Hall, a medieval fortress of great interest, but the condition of the weather prevented this.

The third conference was a joint one with the Northern Sectional Board, and was held at Middlesbrough on October 28th, when the Educational Association Secretary gave an address on "The Relation and Responsibility of Societies to the Movement." There were present some 200 delegates.

The fourth conference was held in the Newcastle Co-operative Society's Hall, Darn Crook, on 20th January, when Professor Hearnshaw gave a lucid and interesting address on "Co-operation and Social Problems." This was also well attended; in fact, the attendances at the conferences generally, and the character of the discussions that have taken place indicate that we are not only becoming better informed on educational matters, so far as the movement is concerned, but seeing more clearly the place it can and ought to take in the social and economical life of the people.

One of the most pleasing features in connection with our educational work is the large sale of the penny edition of "Our Story." In our last report we pleaded for societies to help us to secure the sale of 250,000 copies to enable us to bring out an unabridged edition at one penny per copy. This edition was printed and sold, and the sale continues without diminution. Certainly it is the best and cheapest pennyworth of history we have ever seen, and at the last meeting of our executive it was decided to ascertain what would be the additional cost per thousand to print on the inside and back covers information in regard to advantages to and responsibilities of members to their own society. This information will be furnished as soon as received. It was felt that such copies would be useful to give to members on joining the society, and might be on sale at social and other gatherings where non-members might be present.

At the request of some of our members we have arranged an excursion to Belgium during Race-week, this being the only time at which many of our members on Tyneside have an opportunity of taking a holiday. The excursion will start from Newcastle on Monday, 24th June, and proceed by way of Hull and Rotterdam. The places to be visited are Antwerp, Brussels, Waterloo, Namur, Dinant, and the Grottos of Han.

During the year addresses have been given to the members of several co-operative societies; committees have been visited in regard to their educational work, and, we are pleased to say, in one society, that for many years has altogether neglected this side of co-operative activity, class work for both children and adults is being carried on.

The following is the financial statement for the year 1911:—

The following is the imancial s	tatement for the year 1911:—
Income. £ s. To balance in hand	Expenditure.
2102 10	2102 13 0

# (4) NORTH-WESTERN SECTION.

Ten meetings of the Sectional Board have been held during the year at which the attendance has been as follows:—

	Presen	t.	Sick.	On I	Deputation.
E. Booth	. 10		_		_
W. Dewhurst	. 10				
J. Dickinson	. 10		_		_
W. E. Dudley	. 9		_		_
S. Fairbrother	. 10				_
J. W. Fawcett	. 1		. 2		
S. R. Foster	. 10		_		
G. Goodenough	. 10				_
J. Greenwood	. 10				_
W. Gregory	. 10		_		_
J. Johnston					
J. E. Kilburn	. 9	,	_		_
J. Lowe	. 10		_		
J. Morrell	. 6		_		
J. Pollitt	. 10				_ ·
T. Redfearn	. 10		_		_
J. Shepherd	. 10		_		-
H. Stuttard			_		-
J. Thompson	. 10		_		_
G. Wheelhouse			_		_
B. Woolfenden	. 10		_		
	Presen	+	Siek.		Absent.
Hon. Members :—	Liesen		DICE		110301101
C. J. Beckett	. —		. —		10
A. Greenwood	. —				10
F. Hardern	. —		. –	•••••	10
14 41 6 4 41 11 11 11 11 15		41	C - 11 1		

At the first meeting held after Congress the following appointments were made, viz.:—

Chairman: Mr. W. Gregory.

Boundaries Sub-Committee: Messrs. J. Dickinson, W. E. Dudley, S. Fairbrother, J. W. Fawcett. G. Goodenough, J. Greenwood, J. Johnston, J. Lowe, J. Pollitt, J. Thompson, G. Wheelhouse, and B. Woolfenden. Owing to the demise of Mr. J. W. Fawcett, his successor, Mr. J. Morrell, was appointed to this committee.

United Board: Messrs. W. Gregory, J. E. Kilburn, T. Redfearn, and J. Shepherd.

Office Committee: Messrs. W. Gregory and J. Shepherd.

Education Committee: Messrs. E. Booth and W. Dewhurst.

Propaganda Committee: Messrs. S. R. Foster and H. Stuttard.

Anti-Credit Committee: Mr. W. Gregory.

North-Western Educational Committees' Association.—In view of the fact that the meetings of this association are held on the same day as our Sectional Board Meetings, no appointment was made.

We again have pleasure in submitting for your consideration and approval the result of another year's work:—

# PROGRESS IN THE SECTION.

In reviewing our work for the past twelve months, we cannot refrain from referring to the industrial struggles that have taken place, which naturally have had their effect upon the trading operations of societies. For instance, the strike of the Transport Workers must undoubtedly have caused a good deal of inconvenience to societies in obtaining their supplies; then, again, the lockout in the Cotton Spinning and Weaving trades will have affected the spending power of the members generally. However, notwithstanding this unrest in the industrial arena we are pleased to report a substantial increase in the trading operations of societies in this section, as will be gathered from the figures here quoted, viz.:—

	1910.		1911.	Increase.	ercentage ncrease.
Societies	471		465	 *6	 -
Members	1,038,023	1,0	70,059	 32,036	 3.08
	£		£	£	
Share Capital	15,039,326	15,77	2,138	 732,812	 4.87
Sales				 1,271,350	 4.28
Profits	4,546,477	4,85	8,683	 312,206	 6.86
	Number	of Emp	loyés.		
Distributive	22,369	:	23,222	 853	 3.81
Productive	11,104		11,444	 340	 3.06

\*Decrease.

The particulars relating to the Co-operative Wholesale Society Limited are not included in these figures.

It will be observed that there is a small decrease in the number of societies in the section as compared with the previous year, which is accounted for as follows, viz.:—Blackrod, amalgamated with Horwich Society; Eaves Self-Help Manufacturing, wound up; North Wales Quarries, wound up; Rawtenstall Industrial, wound up; Stoke-on-Trent, amalgamated with Burslem Society; Upper Swinton, amalgamated with Swinton (Chorley Road) Society; Whittington, amalgamated with Chesterfield Society.

#### TRANSFER OF SOCIETY.

In accordance with the resolution passed at Bradford Congress, Oswestry Society has been transferred to this section, and allocated to the Cheshire and North Wales district.

#### NEW SECRETARY.

Owing to the elevation of the late secretary, Mr. T. Horrocks, to the position of assistant secretary to the Union, the United Board at its meeting on Friday, 15th September, 1911, appointed Mr. J. Bradshaw to succeed him as sectional secretary.

#### SECTIONAL CONFERENCES.

Five sectional conferences have been held during the past year.

The first was held at Blackpool, under the auspices of the local society, on Saturday, 30th September, 1911, when Mr. J. Johnston read a paper entitled "The Need of more Convalescent Homes in the North-Western Section." A keen interest was taken in the subject, and an excellent discussion followed. The number of delegates present would total quite 300, which was certainly very satisfactory.

The second conference was held under the auspices of the Brighouse Society on Saturday, 20th January, 1912. The subject for discussion was "The National Insurance Act as it affected the Movement," and was introduced in an able paper by Mr. H. J. May, secretary of the Southern Sectional Board, and also secretary to the Joint Parliamentary Committee, to which committee the question of National Insurance was remitted at the Bradford Congress. The conference was well attended, which was evidenced by the fact that there was not sufficient seating accommodation for the delegates in the hall where the conference was held. The parties responsible for this, however, were the societies themselves, as many did not carry out the instructions printed in the circular of invitation. Seeing that the Insurance Commissioners had not then issued the regulations governing the scheme, a suggestion was made to the Board that another conference be convened when the regulations were issued, and the Board agreed to consider the matter. In addition to the above subject the place for holding the next Annual Sectional Demonstration was decided. Halifax Society being the only one to extend an invitation, it was agreed that the demonstration be held under its auspices in September, 1912.

The third conference was a special one to discuss the question of "Credit Trading." This was held in the Mitchell Memorial Hall, Balloon Street, Manchester, on Saturday, 17th February, 1912, under the auspices of the Co-operative Wholesale Society Limited, when Mr. W. Gregory (chairman of the Sectional Board) read the paper issued by the Anti-Credit Committee, entitled "Suggestions for the Control and Limitation of Credit Trading." A lengthy and useful discussion ensued, and interest was shown in the subject by the fact of the large attendance, there being from five to six

hundred delegates present. At the close of the discussion the following resolution was unanimously passed, viz.:—

That, inasmuch as credit trading is a direct violation of one of the vital principles of co-operation, this conference of societies in the North-Western Section of the Co-operative Union Limited is of opinion that management committees of distributive societies where the credit system obtains should use their best efforts to bring about its curtailment or entire abolition."

Fourth conference.—In view of the importance of the National Insurance Act to co-operative societies, and the absolute necessity for a clear and definite understanding of its numerous provisions, the Board decided to convene another conference, and arrangements were made with the National Health Insurance Commission for an expert to attend and explain the provisions of the Act. The conference was held in the Mitchell Memorial Hall, Balloon Street, Manchester, on Saturday, 30th March, and was very well attended. A keen discussion took place and the expert had numerous questions to answer.

The fifth conference was held at Eccles on Saturday, 20th April, 1912, when the sectional and district reports were considered.

We have no hesitation in claiming for these conferences, and also those convened by the various districts, that the benefit they confer upon societies taking part in them, and the cause generally, fully compensates for the time, trouble, and expense they necessarily involve.

# SECRETARIES' CONFERENCE.

In accordance with our custom of having subjects of special interest to secretaries discussed at conferences, the Board, with the assistance of the Secretaries' Association, convened a conference for the benefit of secretaries. This was held at Warrington on Saturday, 18th November, 1911, when Mr. W. Bentley (Bolton) read a paper on "Depreciation and Reserve Funds." There was a good attendance, and a useful discussion took place. Numerous questions were asked, which Mr. Bentley answered satisfactorily.

#### UNIFORM RULES FOR DISTRICT ASSOCIATIONS.

The question of a uniform set of rules for district associations has occupied the attention of the Board for some considerable time, and the matter has been discussed at the various district conferences. Owing to the difficulties, however, which exist in regard to the different methods of the various districts, the uniform set of rules, prepared by the Board, has not met with general favour.

At the joint meeting of the Board and district representatives, held on Saturday, 3rd February, the question was again discussed, together with the suggestions made at the various district conferences. The chairman of the section reported that the Board had decided to recommend its suggested uniform rules (copies of which had been supplied to each district) as a model code, and, where districts could not see their way to adopt them in their entirety, they be empowered to draft a code of their own, provided, of course, that the principles embodied in the uniform set were not violated. Considerable discussion took place, and ultimately it was decided to accept the resolution sent in by the Dewsbury district, viz.:—

That each District Association be allowed to prepare a set of rules by which it shall be governed, subject to such rules being approved by the Sectional Board.

# BOUNDARIES COMMITTEE.

This committee has been very active during the past year, and many cases of overlapping, &c., have been dealt with. We are, however, glad to report that in many instances the efforts which have been made by the committee to bring about peace and concord have been successful. Never in the history of the committee has its services and advice been in greater demand. Overlapping, we regret to say, is still rife in the section, and the work of this committee grows year by year, a fact which certainly brings discredit to our movement. We would strongly urge upon those societies where the evil exists in an acute form to bury the hatchet of contention, and amicably arrange their borders, so that the blight of competition within our movement shall no longer menace its stability or hinder its progress.

The following is a brief report of the work of this committee for the past twelve months:—

- (a) Clay Cross and Hasland.—Details of this case were recorded in our previous report. It will be remembered that Clay Cross Society agreed to sell the branch at Grassmoor to the Hasland Society, and satisfactory terms were drawn up with this object in view. One of the conditions to be completed was the fixing of boundary lines, which was left with us, along with representatives from the Midland Sectional Board, to define. Some difficulty was experienced in fixing upon a boundary acceptable to both societies, notwithstanding the fact that they agreed to leave the matter entirely in our hands. However, we are pleased to report that a satisfactory settlement has now been arrived at, and boundary agreements drawn up and signed by both committees.
- (b) Bamfurlong and Bryn Gates.—For some years a boundary has been in operation between these societies, but owing to the altered conditions which have taken place since the completion of this agreement, it was thought advisable that a new agreement should be entered into in order to meet the present needs. Both societies agreed to leave the matter in our hands, and a deputation went over the area covered by the societies and then drew up boundary agreements which, we are glad to say, were approved by both societies.

- (c) Leigh and Westhoughton United.—A letter having been received from Leigh Society complaining of the Westhoughton United Society proposing to open a branch at Four Lane Ends, Atherton, a district in which Leigh already had a branch, we arranged a meeting of the two committees in order to go thoroughly into the matter. A lengthy discussion took place, and neither society would give way. Full particulars regarding the trade, number of members, &c., of both societies in the district were obtained, and it was decided that we be allowed to suggest a way out of the difficulty. We have submitted our recommendations to the committees, and are hopeful of an amicable settlement being arrived at.
- (d) Leigh and Hindsford.—Arising out of a complaint received from the Leigh Society against Hindsford Society, we arranged a meeting of the two committees. This, we regret to say, was found to be one of the most glaring cases of overlapping, and the only satisfactory solution would undoubtedly be amalgamation. We strongly recommended this, but it was not acceptable. As an alternative, we suggested boundary lines, and are glad to report that we have been successful in fixing lines satisfactory to both societies. The agreements have been drawn up and completed.
- (e) Mossley and Stalybridge.—Arising out of a resolution passed by the committee of the Mossley Society, to the effect that a branch store should be erected in the district of Carrbrook (Buckton Vale), a deputation, accompanied by representatives from both Mossley and Stalybridge societies, visited the district. The question we had to decide was, which of the two societies should be allowed to open a branch in the district, and both committees agreed to leave the matter entirely in our hands. We submitted our report in due course, and our findings were accepted. The committees expressed their satisfaction at the way in which we carried out the work.
- (f) Wigan and Hindley.—A complaint was received from Wigan Society, pointing out that the Hindley Society contemplated opening a branch in Belle Green Lane, a district which they considered is outside the Hindley territory. Interviews have taken place with both committees, and we are hopeful of arriving at a satisfactory settlement ere long. Negotiations are still proceeding.
- (g) Burslem and Silverdale.—On 23rd June, 1911, we received a letter from the committee of the Burslem Society intimating that they considered the time was opportune to approach the Silverdale Society with a view to fixing a boundary line, It was reported that Silverdale Society was delivering goods in the

Borough of Stoke-on-Trent, which Burslem naturally claim as their territory, seeing that they have taken over the Stoke-on-Trent Society. Joint meetings of the committee were arranged, when the whole matter was gone into. Burslem committee expressed themselves as being anxious not only to arrange boundaries with Silverdale Society, but with all other societies with which they were likely to come in contact in the future. We are glad to report that so far as the two societies in question are concerned an amicable arrangement has been arrived at, and agreements are in course of preparation.

(h) Manchester and Salford, Pendleton, and Blackley Societies.—The district in dispute, as was recorded in our last report, is known as Greenhill Estate, where Pendleton Society is erecting a branch, notwithstanding the fact that the estate is situate in the area belonging to Manchester and Salford Society. Several interviews were arranged, and we were hopeful of arriving at a settlement between Manchester and Salford and Pendleton societies, when the Blackley Society intervened by opening a branch on the estate, and thus prevented us from coming to terms with the two societies aforementioned. A meeting was held with the Blackley committee to discuss their claim to the district, and in view of the facts then brought to light it was agreed that Blackley Society's claim should be taken into consideration. A joint meeting of the committees of the three societies was held on 23rd February, 1912, when the whole question was reconsidered. At this meeting it was agreed that the only way to settle the dispute was by a give and take policy, and the following resolution was unanimously passed, viz. :-

> That this meeting stand adjourned for one month, but that in the meantime the committees of the three societies, viz., Blackley, Manchester and Salford, and Pendleton, reconsider their respective positions so far as the district in question is concerned on the lines of a give and take policy, and that each society forward its suggestions to the Co-operative Union Limited.

It will therefore be seen by this that there is a possibility of a satisfactory settlement being arrived at.

(i) Buckley and Hawarden Societies.—A letter having been received from the Hawarden Society complaining that Buckley Society was canvassing in its district, we arranged a joint meeting of the committees, when the whole matter was gone into, and suggestions were made by us for surmounting the difficulty. Buckley Society had been supplying the Hawarden Society's members with bread, as per contract, but owing to some dispute which had arisen with regard to the terms of the contract, the Hawarden Society decided to cancel same, and instead of the Buckley Society withdrawing its vans from the district, as was expected, they continued to call on the Hawarden Society's members with bread, and at the same time the vanmen, it was alleged, were canvassing for other goods. The meeting broke up in disorder, and nothing satisfactory was accomplished. Since the above meeting was held, however, efforts have been made to get the societies to agree to boundary lines. Hawarden Society sent in a suggestion as to what was thought would be a fair boundary, but we have not been able to get the Buckley Society to make a suggestion in this direction, consequently the matter could not be proceeded with, and so far as we know the unsatisfactory position still continues.

- (j) Jewish Society.—With the approval of the societies in the Manchester area, viz., Blackley, Beswick, Manchester and Salford, and Pendleton, we have assisted in the formation of a society in Manchester for the benefit of the Jewish community. The society has commenced business, and its prospects seem very healthy.
- (k) Westhoughton Societies.—Efforts have been made to bring about the amalgamation of the three societies in Westhoughton, viz., Westhoughton Friendly, Westhoughton United, and Westhoughton and District. Public meetings were arranged in different parts of the district, and addresses were given by our representatives on the advantages of amalgamation. We were also represented at the meetings called to pass the special resolutions, and judging by the interest which was shown at the public meetings we were confident of success, but, although a majority was obtained in favour of amalgamation, we did not secure the requisite three-fourths to pass the resolutions. The committees of the societies are to be congratulated on the lead which they gave to their respective members, and in no way can the failure to bring about the desired result be attributed to them. They gave us every assistance, and we desire to place on record our appreciation of their services.
- (l) Tottington Societies.—Arising out of a report that an official of one of the societies was about to retire, we thought the time opportune to discuss the question of amalgamation, and with this object in view, joint meetings of the committees were arranged. At the first meeting both committees expressed themselves as being in sympathy with amalgamation, and they fully realised the benefits that would accrue by uniting

their forces. The question of management, however, seemed to be the stumbling block at this meeting, and it was agreed that we should meet the managers of the societies to ascertain their views on this matter. A meeting was therefore arranged, but nothing satisfactory was arrived at. We met the committee again to further discuss the matter, but regret to report that, owing to disagreement as regards management, the negotiations came to an unsatisfactory termination.

(m) Ashton Societies.—In response to an article which appeared in the Higher Hurst Society's Wheatsheaf, entitled "A Plea for Amalgamation," we arranged an interview with the committees of the following societies, which are all situate in the Parliamentary Borough of Ashton-under-Lyne, viz., Ashton-under-Lyne, Higher Hurst, and Hurst Brook. It seems absurd that there should be three separate societies in the Parliamentary Borough, with all the consequent overlapping and friction, to say nothing of the increased management expenses and internal competition. Without doubt the three societies are financially strong and well managed, but that is no reason why there should not be better results and a clearer expression of co-operative ideals. We met the committees and talked over the possibilities of amalgamation. At this meeting, however, the committee of the Hurst Brook Society stated that they had not given the matter their consideration, and were not prepared to express an opinion until they had had an opportunity of discussing the question in their own boardroom. The committee of the Hurst Brook Society agreed to representatives from our committee being present at their meeting in order to give advice and information if necessary. The matter was thoroughly discussed, but the committee could not agree that the time was opportune for amalgamation. this meeting our attention was drawn to a notice of motion which appeared on the "Agenda of Business" of the Ashton-under-Lyne Society's quarterly meeting, to the effect that a new branch be opened of that society in Henrietta Street, which is in the district covered by Hurst Brook Society. We were therefore requested to take this matter up with Ashton, and negotiations are now proceeding.

#### SECTIONAL DEMONSTRATION.

The sectional demonstration was this year held at Blackburn under the joint auspices of the four Blackburn societies, viz.:—Blackburn, Daisyfield; Blackburn Industrial; Blackburn, Grimshaw Park; and Livesey. The main feature was an exhibition of co-operative productions which was held in the Olympia Skating Rink; this was opened by Mr. J. Sharples

(president of the Blackburn Industrial Society) on Saturday, 16th September, and remained open until the following Saturday, 23rd September. The exhibiting socieies made a splendid display of goods, which proved very attractive. During the early part of the week, however, the attendance was only moderate, but on the last three days of the exhibition there was a decided improvement, which made the average attendance during the week fairly good.

Another feature of the demonstration was the holding of an employes' conference in the Derby Street School, Whalley Old Road, on Thursday, 21st September. This was well attended, and the delegates listened to an excellent paper on "Salesmanship in a Co-operative Store," prepared and introduced by Mr. P. Duerden (Blackburn). A keen interest was taken in the paper and a lengthy and free discussion ensued.

On Saturday, 23rd September, the usual choral contests for mixed and male voices took place. Mr. Harry Evans (Liverpool) was appointed as adjudicator, and he accepted the position, but shortly before the contest was to be held he asked if he could be released from his engagement to adjudicate at the contest owing to his being asked to lead the Welsh National Choir at the Festival of Empire to be held at Crystal Palace on the same date as our contest. The committee agreed to release him, and Mr. Dan Price (London), who was recommended by Mr. Harry Evans, was elected in his stead.

From the specimen copies of music submitted by the adjudicator the following were selected by the committee as the test pieces, viz.:—(a) Mixed Voice Contest: (1) "Early one Morning" (Dunhill), (2) "The Sands of Dee" (Foster). (b) Male Voice Contest: (1) "The Lotus Flower" (Schumann), (2) "United are We" (Brahms).

The prizes offered were as follows:—Mixed Voice Contest—First prize, holder of Challenge Shield for twelve months, and £10. 10s. in cash; second prize, £6. 6s.; third prize, £3. 3s.; and a fourth prize of £2. 2s. was offered if more than twelve choirs competed. Male Voice Contest—First prize, £4. 4s.; second prize, £2. 2s.; and a third prize, £1. 1s., if not less than nine choirs entered for the contest.

The number of choirs taking part in the Mixed Voice Contest was twelve, which is a decrease of four on the previous contest at Huddersfield. In the Male Voice Contest seven choirs entered, but on the day of the contest one withdrew, thus bringing the number for competition down to six, which is a decrease of two on the previous year.

The contests took place in the Town Hall, a room well adapted for the purpose, and all the arrangements made worked out very satisfactorily.

The results of the afternoon contest were announced at the concert held in the evening, when the adjudicator (Mr. Dan Price) gave a lengthy report amidst great excitement, remarking at the outset that there had been some excellent singing during the afternoon, at the same time pointing out that many choirs had taken a good deal of liberty with the two pieces, but unfortunately those liberties did not please him. He stated that some choirs had treated the first piece in quite a jolly mood, whereas the expression throughout was one of sadness. We give below particulars as to the number of marks obtained by each choir, viz.:—

	Marks.
Huddersfield	. 151
Bingley	. 150
Accrington and Church	. 145
Failsworth	. 139
Preston	. 137
Bradford	. 136
Blackley	. 135
Radcliffe and Pilkington	. 135
Runcorn and Widnes	. 134
Bolton	. 133
Stockport	. 129
Haslingden	. 127

The concert held in the evening was very well attended, and was presided over by Mr. M. Collins (president of the Daisyfield Co-operative Society), and the Bradford Society's Choir opened the proceedings by singing a part song, entitled "Hail Memory."

Immediately after the announcement of the result of the afternoon contests, the Male Voice Contest was proceeded with, and some splendid interpretations of the test pieces were given. The result of the contest was announced as follows, viz.:—

	Marks.
Accrington and Church	144
Co-operative Wholesale Society, Manchester	141
Blackley	139
Runcorn and Widnes	136
Burnley	132
Haslingden	132

After the contest the Bolton and Accrington and Church societies' choirs gave several items which were much appreciated by the audience.

We regret that we have to record a reduced number of entries for the contests this year, also a reduction in members' subscriptions and receipts generally. However, the expenses incurred this year are much less than the previous year, and the deficit which has had to be met from the demonstration fund is also slightly less.

We earnestly appeal to those societies which have not seen their way to form choirs to take the matter into their serious consideration, as we are extremely anxious that the association should prosper, and be placed in a much stronger position than it has been in the past.

The committee desire to thank the local committee for their assistance in carrying out the arrangements for the contests. They very willingly

placed their services at our disposal, and it was largely owing to them that everything passed off successfully.

In order to meet the expenses of the demonstration a special appeal was made to societies, which resulted in the sum of £274. 12s. being raised.

The demonstration fund has benefited considerably by the Congress being held in this section, as the Reception Committee in balancing their accounts found that they were able to make a grant of £100 to this fund. The sum has been received, and we have been able to clear off the deficit and leave a balance in bank of £85. Is. 1d., which will be utilised in connection with the next demonstration, to be held at Halifax.

#### SALESMEN'S CLASSES.

The new scheme of class work in connection with the training of co-operative managers is now fairly established, and has proved to be a decided advantage over the old scheme. The Sectional Board has been successful in organising salesmen's classes at the following centres, viz., Blackburn, Crewe, Fleetwood, Leeds, Leigh, and Manchester (two classes), and 150 students were enrolled. The attendance has been well maintained throughout the session.

This section, being the largest in the co-operative movement, ought certainly to run more classes of this character, and we earnestly appeal to committees of management to encourage their employés to attend these classes, as it is certainly to the interest, not only of the employé himself, but to the societies and the movement generally, that the work which we have set out to accomplish should be carried on by a band of efficient and enthusiastic workers.

#### BRADFORD CONGRESS.

The Congress of 1911, which was held at Bradford, passed off remarkably well, and the arrangements of the Reception Committee were not wanting in any respect. We note with pleasure that, after paying all expenses, there remained a balance, which was satisfactorily disposed of.

# AGRICULTURAL ORGANISATION.

The work of the North Wales Section of the Agricultural Organisation Society during the period under review has been very encouraging. Efforts are being made by this society to organise the wool industry of the country, and with this object in view the central body of the Agricultural Organisation Society have decided to appoint an expert. As an experiment, it is intended to arrange for a consignment of English wool of not less than 500 tons to be sent up to the next big sale in London. This wool will be graded and packed in a similar manner to the wool received from other countries. By this means it is expected that a better price would be obtained than is possible under the old system. If anything practical results from this

experiment, great benefit will accrue to the English sheep farmer. The Sectional Board is represented on the executive of the North Wales Section by Mr. T. Horrocks.

#### CONVALESCENT HOMES.

Owing to the increased attendance at the Blackpool Home, the question of extending the present buildings, or otherwise obtaining additional buildings, has been under consideration by the committee, but so far nothing has been done, as it was not felt advisable to proceed unless the membership of the association could be increased. The committee report that a profit of £21. 18s. 9d. has been made on the working of this home.

As regards Otley, the attendance of convalescents was less than in 1910, but there were more visitors. The loss on the working of this home was £87. 19s.

On the working of the association as a whole, a net profit of £50. 11s. 3d. was made, and on 31st December, 1911, the bank overdraft stood at £570. 19s. 10d. We would again commend the work of the association to those societies which have not yet joined.

#### GENERAL.

The Board have made special efforts to induce those societies outside the Union to become members, seeing that the rate of contributions has now been placed on a uniform basis. Under the old rules many small societies considered they were being unfairly treated, and now that all societies are placed on an equal footing we earnestly appeal to those outside our ranks to come inside and so make for the solidarity of the movement.

The following societies have become members during the year, viz., Accrington Provident, Ambleside, Bagslate, Deniolen, Egerton, Hull Printers, Hulton and Chequerbent, Kirkheaton, Longwood, Manchester Jewish, Pilsley, and Whitefield and Unsworth.

We cannot point to any large increase in the number of new societies established, as in a section like this, where the area is so well covered, it is almost impossible to expect developments in this direction. We are pleased to say, however, that co-operation has taken on amongst the Jewish community in Manchester. A society has been established for their benefit, and its prospects are fairly good.

A co-operative laundry society has been established by several societies in the Manchester district, and its outlook seems very bright.

We are pleased to report an increase in the amount of subscriptions received from societies in the section for 1911. The sum of £4,229. 2s. 8d. has been received, an increase of £34. 12s. 11d. over 1910.

#### OBITUARY.

It is with regret we have to report the death of Mr. Abraham Greenwood and Mr. J. W. Fawcett. Both these gentlemen served as members of the Board for many years, and during that time rendered excellent service in

propagating the principles of our movement. Mr. A. Greenwood was for a number of years an honorary member of the Board, but Mr. J. W. Fawcett was a member of the Board up to the time of his death. We desire to place on record our high appreciation of the good work which they both performed.

We cannot close this report without referring to the grief which we, in common with all other sections, have shared at the loss which the movement has sustained by the decease of Mr. J. C. Gray, our late and esteemed General Secretary. As General Secretary of the Co-operative Union Limited, Mr. Gray had been in constant touch with this Sectional Board. Owing to this circumstance we were enabled perhaps more fully than other sections to rightly appreciate the inestimable value of the services which he so perseveringly and ungrudgingly rendered to the whole movement. We sincerely trust that the work which our departed friend loved so well may not suffer in the hands of those who are still permitted to labour in the cause.

#### VACANCY ON THE BOARD.

Owing to the lamented death of Mr. J. W. Fawcett (Leeds), which happened on 16th September, 1911, a vacancy arose on the Board, and, according to the rules of the Union, the highest unsuccessful candidate at the election should be requested to fill the vacancy, i.e., if such person obtained not less than 20 per cent of the total number of votes that could be recorded. Mr. J. Morrell (Bradford) having obtained the requisite number of votes was requested to take the seat.

W Gregory, Chairman. J. Bradshaw, Secretary.

### REPORTS OF THE DISTRICT ASSOCIATIONS.

#### No 1.—AIREDALE.

### Executive Committee.

Mr. J. Mitchell (chairman), Keighley.

" M. Hopwood (secretary), Bradford.

" G. Spencer, Great Horton.

" E. Hyde, Windhill.

Mr. J. C. Gration, Leeds.

" H. Holden, Denholme.

" John Baldwin, Bradford.

Representative on Sectional Board: Mr. S. R. Foster, Bingley.

The executive arranged four conferences, as usual, during the year.

The first was held at Bingley, at the invitation of the Bingley Society, when the subject for discussion was the "United Board's Amendments to Rules relating to Subscriptions to the Union and also as to Representation at Congress." The amendments were supported by the majority of delegates attending the conference.

The second, which was the annual conference, was held at Guiseley, under the auspices of the Guiseley Society, at which the financial statement was read and election of officers took place. Mr. E. Hyde read Mr. L. Holmes' paper, entitled "The Principles and Methods of the Co-operative Movement." It was generally conceded that the paper was full of suggestive passages and thoughtful phrases.

The third conference was held in the People's Hall, Leeds, at the invitation of the Leeds Society, when Mr. J. C. Gration read the Rev. S. Proudfoot's paper, entitled "Self-Help in Concert with Others." In the course of the paper the writer said that "if all the members would labour either with brain or hand, or both, the co-operative movement would solve all the vexed questions between capital and labour, and would do that without any disturbance of society or political strife."

The fourth conference was held at Haworth, under the auspices of the Haworth Industrial Society, when the "Suggested Uniform Rules for the guidance of District Associations" were considered. After consideration it was decided to continue the mode of election of executive hitherto followed, viz., open election in the conference; and it was also decided that all delegates present, whether representing general or educational committees, women's or men's guilds, should be eligible to nominate for executive and to vote for same.

The whole of our conferences have been well attended, denoting an earnestness in propagandist effort; and in this connection we beg to record our appreciation of the continued interest and activity displayed by the members, not alone of general and educational committees, but by the members of women's and men's guilds; and, further, we are pleased to note that representatives from the Students' Fellowship have also attended our gatherings. We are pleased at these evidences of quickened thought and

ripened stimulus on the propaganda side of the movement, as we feel they must act beneficially on the movement as a whole.

The Airedale Manufacturing Society report an improvement in trade for the year, although that improvement has been hampered by labour disputes in the South-West and also by the fashion in ladies' dresses.

The Bradford Cabinet Makers report a good year, both as to volume of trade and as to profits.

We trust that the widespread unrest in the labour world may speedily pass away, so that our societies, both distributive and productive, may enjoy a long lease of increasing usefulness and progress.

The following is the financial statement for the year 1911:—
Receipts.
LOCAL FUND.
HOURT TOKE.
Receipts. £ s. d. Expenditure. £ s d.
To Balance, 31st Dec., 1910 13 10 11 By Conferences and other Meetings. 1 12 9
,, Cash from Societies 6 0 6 ,, Congress Delegation 2 0 0
,, Sundries
,, Dalance, olse Deck, 1911
£19 11 5 £19 11 5
M Hapwan Sagratawy

M. Hopwood, Secretary.

No. 2.—Bolton.

# Executive Committee.

Mr. Thos. Prescott (chairman), Leigh. | Mr. Joshua Heywood, Radcliffe. , Jas. Monks (secretary), 96, Pennington Road, Great Lever, Bolton.

Thomas Barlow, Farnworth.

Hy. Jackson, Wigan.

.. John Horrocks, Bolton.

" Samuel Swarbrick, Chorley.

Peter Yates, Walkden.

Sectional Representative: Mr. S. Fairbrother, Bolton.

Representative of Educational Committees' Association: Mr. John E. Connor, Bolton.

We have pleasure in submitting for your approval our annual report and statistical statement for the year 1911.

The executive have been anxious to maintain a high standard of efficiency in their work. During the year an effort has been made to bring all the societies in this district into membership with the Co-operative Union, and before another report is issued we are hoping this will be an accomplished fact. Let us try and remember that our stability rests in a strong united body with one great aim-" Each for all, and all for each." An appeal has also been made on behalf of the North-Western Convalescent Homes, and we would commend to our members the advisability of helping forward this noble work. The attendance at the district conferences has been well maintained, and we trust that through mutual contact and free expression of opinions on matters that count much benefit will have been derived by the various societies. We congratulate the Horwich and Blackrod societies on amalgamation, and trust that the union now effected will strengthen co-operation in these two districts. It is also pleasing to note that efforts are being made by other societies in the district to achieve a similar state of things. We extend our heartiest good wishes to them in their efforts. executive are hoping to make all arrangements for future conferences twelve months in advance, and we ask for the cordial support of societies in this matter.

During the year four conferences have been held. The first was held at Walkden on Saturday, 8th April, when Mr. S. Fairbrother (Co-operative Union) introduced the "Proposed Amendments to the Rules of the Co-operative Union." He invited the delegates to receive the resolutions sent out by the Co-operative Union as the disinterested opinions of men who were acting in the truest spirit of co-operation, and who were trying to adjust the financial burden in the spirit of equity and fair play.

The second conference was held at Edgworth on Saturday, 15th July, when Mr. Jas. Monks (district secretary) introduced the question of "Support for the Convalescent Homes." After pointing out the financial position of the homes, he referred to the fact that only fifteen societies in the Bolton District were subscribing members. After the advantages of the work had been shown, an earnest appeal was made to non-subscribing societies to consider the matter.

The third conference was held at Hindley on Saturday, 14th October, when Mr. E. C. Entwistle read Professor Macgregor's paper, entitled "Co-operation in Relation to the Trust Movement." The paper was well received and an enjoyable and profitable discussion followed.

The fourth conference was held at Bolton on Saturday, 13th January, 1912, when Mr. Wm. Bentley (secretary to the Bolton Society) read his paper, entitled "Depreciation and Reserve Furds." This subject was taken up with vigour, and no doubt as a result of this conference co-operators will use their endeavours to strengthen the financial position of societies.

The executive have met on five occasions, many matters of importance concerning the welfare of the district being discussed, and we appeal most earnestly to every one connected with the movement in this district to stand firmly together, resolving that the ideals of co-operation shall not only be preached about, but put to practical use.

The following is the financial statement for the year 1911:-

Receipts.	Expenditure. £ s. d.  By Cash due 31st December, 1910 1 9 0  ,, Executive Meetings 8 1 2  ,, Conferences and other Meetings 7 9 10
£17 0 0	£17 0 0

LOCAL FUND		
Receipts. £ s. d.   Expenditure.	£s.	d.
To Cash in hand, 31st December, 1911 3 6 7 By Attendance-Sectional Conference	1 10	1
" Subscriptions from Societies 11 10 0 , , Educational Committee		
Conferences		5
,, ,, Women's Guild Con-		
ference		0
,, ,, Joint Meeting with North-Western Sec-		
Audited— tional Board		6
W. Bentley. ,, Postages		0
,, Minute Book Case	0 9	Ŏ
"Secretary's Salary	2 0	0
,, Balance	7 12	7
		_
£14 16 7	£14 16	7

JAS. MONKS, District Secretary,

No. 3.—Calderdale.

Executive Committee.

Mr. J. W. Crabtree (chairman), Todmorden.

,, A. Binns (secretary), 20, Dean Lane, Sowerby, Sowerby Bridge. Mr. J. Stansfield, Hebden Bridge. .

" J. Thorp, Halifax.

" J. Waddington, Sowerby Bridge.

" Charles Wood, Rastrick.

Representative on Sectional Board: Mr. Jos. Greenwood, Hebden Bridge.

During the year 1911 the Calderdale District Co-operative Association has held three conferences, and the subjects chosen have had a direct and pregnant bearing upon the work that is being carried on by the different societies in the section.

The subject of the "Climax Check System" headed the list, Mr. Sutcliffe (Hebden Bridge) giving a practical exposition of the system as it appears in practice. The best check upon cash was undoubtedly shown to be the cheapest system and most efficient.

The second paper was "Profession and Practice in the Co-operative Movement," by Mr. Lochhead. Here many societies came in for criticism through their published balance sheets being low in co-operative productions. Principle and creed were two words hit upon for many pregnant remarks, and undoubtedly many delegates went to their respective societies to make amends. An appeal was also particularly made to the younger delegates to be enthusiastic in the cause of co-operation.

Discussion fell thirdly upon the "District Rules," and it appears that local autonomy is the only solution to this problem, so different and diverse

are the methods adopted by the various organisations. The basis now arrived at is a model set of rules within certain defined limits, and the time has now arrived to fix for final approval as herein defined.

The apathy towards district conferences has engaged your executive's attention during the past year, and hopes are entertained that the matter may be placed upon a better footing financially. We feel confident that new fields must and can be formed for conference work and propaganda.

The following is the financial statement for the year 1911:-

Receipts.	Expenditure. £ s. d.  By Executive Meetings 3 1 9  ,, Conferences and other Meetings 3 12 4  , Sectional and Joint Meetings 1 19 3  , Hire of Rooms 0 5 10  , Secretary's Salary 2 0 0  , Cash in hand, 31st December, 1911 1 14 3
£12 13 5	£12 13 5

A. BINNS, Secretary.

### No. 4.—CHESHIRE AND NORTH WALES.

## Executive Committee.

Mr. C. Trench (chairman), Toxteth, Liverpool.

, R. Wright (secretary), Southport.

" W. Cheetham, St. Helens.

Mr. G. Crowther, Birkenhead.

" S. C. Hughes, Brymbo.

,, J. Jarman, Warrington.

. W. Williams, Chester.

Representative from the Co-operative Union: Mr. W. E. Dudley, Runcorn.

The progress of the societies, as mentioned in last year's report, continues to be more than maintained. In many cases abnormal increases in sales and membership are recorded, and throughout the district the percentage of "trading" members is considerably higher than at any previous period, thus showing that the movement is becoming more appreciated. probably through being better understood. Higher dividends have been declared by many societies, and when this has been the case not a few members of some of the contiguous stationary dividend societies, regarding a higher dividend as the summum bonum of their co-operative faith, have sought admission to the higher dividend society and have been accepted. This traffic in members is certainly against the principles of co-operation, and should be discountenanced by all loyal and reasonable committees. Such actions will continue to be carefully watched, but it is to be hoped that the correspondence and visits which have taken place will have proved a word in season, and transgressing officials will remember the advice tendered to them, viz., that membership and sales alone do not constitute the foundations upon which a society can be safely erected, and that they will, before bitter feelings are engendered, do unto other societies as they would other societies do unto them.

With this exception there do not appear to be any dark clouds upon the horizon, but, on the contrary, unbounded zeal for the cause amongst officials and members alike. This in a measure is shown by the splendid attendances at the conferences, and by the eagerness of societies to entertain the same. Invitations to the meetings have been sent to societies, whother members of the Union or not. The non-member societies stand as last year, the membership of these being less than 1 per cent of the whole.

For the first time in the history of this association three conferences only have been held; the August one arranged to be held at Holyhead, much to the regret of all concerned, having to be cancelled owing to the railway strike being on at that time.

The first conference was held on 27th May, 1911, at Penyfford, at which 120 delegates and friends were present. The lovely weather, the importance of the subject for discussion, and the opportunity of seeing one of the smallest societies in North Wales, all contributing to make the conference a record one in point of numbers. Mr. S. C. Hughes (executive) read his paper on "Can a Co-operative Society conduct its Business on Strictly Cash Lines? If so, what methods should be adopted to carry out that system, and to meet the opposition of Private Traders in the immediate locality who give Credit?" The old query as to what constitutes credit was to the fore, and was variously answered, but unanimity prevailed in the opinion that if credit could be abolished it would be for the betterment of the movement generally.

The November conference took place under the auspices of the City of Liverpool Society, which for the first time in its history welcomed the delegates in its own hall, situate in the upper storey of the central stores, a building of which not only all Liverpool co-operators but everyone knowing the initiary stages of the movement in that city are justly proud. At this meeting the district secretary was again unanimously re-elected, and the only change in the executive was that Mr. Jarman (Warrington) took the place of Mr. Jones (Buckley). "The Proposed Uniform Rules" were discussed at very great length, and in the main adopted.

The third conference, held at Cefn, near Ruabon, on 24th February, 1912, had for its consideration "The National Insurance Act as it will affect Co-operative Societies," a paper prepared by Mr. Jarman (executive). Various opinions were expressed, not only in regard to the subject itself, but also as to the means whereby it can be worked most efficiently and economically.

The executive held four meetings, and devoted their attention to overlapping, uniform rules, and arranging propaganda work in connection with existing societies.

The district secretary's usual statistical returns, "question time," and the executive committee's quarterly reports have always been much appreciated, as the delegates are by these kept fully informed of the work of the district as a whole.

Thanks are again given to the Co-operative Wholesale Society for so. kindly placing its office in Liverpool at the disposal of the executive to hold their meetings in.

The following is the financial statement for the year 1911:-

Receipts. To Cash in hand, 1st January, 1911,, Cash from North-Western Sectional Board	0 19 11	Expenditure. £ s. d.  By Executive Meetings 9 1 9  " Conferences and other meetings 12 2 1  " Joint Meeting 1 0 4  " Sectional Conference 1 1 15 0  " Public Meetings 0 15 8  " Deputations 2 3 10  " Stationery 0 6 6
·	31 16 7	, Stationery 0 6 6 , Postages 1 7 5 , Secretary's Salary 2 0 0 , Cash in hand, 31st Dec., 1911 1 4 0

ROBERT WRIGHT, Secretary.

No. 5 .- Dewsbury.

### Executive Committee.

Mr. Thomas Gill (chairman), Wakefield. | Mr. T. H. Thomson, Dewsbury.

., J. W. Walker (secretary), Batley.

Edmund Stansfield, Morley.

Samuel Hall, Cleckheaton.

.. George Lucas, Ossett.

,, John Kershaw, Batley.

Representative on the Sectional Board: Mr. J. E. Kilburn, Dewsbury.

The progress reported in our last annual report still continues, and with the exception of one or two societies the sales are higher than previous records. Another society (Cleckheaton) has during the year celebrated its iubilee.

A special conference of representatives from the management committees of the various societies was held at Batley on 20th September to consider "The Uniform Rules for the Governing of District Associations" as issued by the United Board. After Mr. Kilburn (district representative on the Sectional Board) had fully explained the matter to the delegates and the reasons for issuing the new rules, the following resolution was unanimously adopted :-

> That, in the opinion of the conference, each District Association should be at liberty to prepare rules by which it should be governed, such rules to be approved by the Sectional Board.

We are pleased to report that at a meeting of representatives from the district associations in the section this resolution was adopted.

Four conferences have been held during the year.

The first was held at Heckmondwike on 17th June, when a paper was read by Mr. A. Wilson on "The Present Position of our Movement."

The annual conference was held at Middlestown on 19th August. At this conference Mr. J. Morrell (Bradford) attended and read his paper on "The Ethics of Co-operation," which caused an animated and interesting discussion, taken part in by a good number of the delegates, and at its close a hearty vote of thanks was accorded to Mr. Morrell. At the close of the discussion the chairman announced the result of the election of officers for the ensuing year.

The third conference was held at Horbury on 25th November. At this conference Mr. E. Booth (Sectional Board) read a paper entitled "The Lack of Interest among Members of Co-operative Societies in the Movement." The discussion following the reading of this paper was long and very highly instructive, and the reader was heartily thanked for his services.

The fourth conference was held at Batley on 24th March, the subject for discussion being "National Insurance as it affects Co-operators," introduced by Mr. J. E. Kilburn (Sectional Board).

At our quarterly conference held on 25th February, 1911, a resolution was passed recommending to the societies in the district the adoption of the Co-operative Insurance Society's scheme for collective life assurance. We are pleased to report that since the passing of this resolution many of the societies in the district have adopted the scheme.

From the reports of the productive societies in the district we are pleased to say that they are making steady progress.

The following is the financial statement for the year 1911:—

Receipts. £ s. To Cash from North-Western Sectional Board		Expenditure.  By Balance Owing.  , Executive Meeting.  , Conferences and other Meetings.  , Sectional Conference.  , Joint Meeting  , Postages.  , Secretary's Salary  , Cash in hand, 31st Dec., 1911.	0 11 2 12 3 3 0 10 1 4 0 7 2 0	3 6 2 6 0 3
£14 3	9	<u>.</u>	14 3	9

#### DISTRICT FUND.

Dis	TRICT FUND.
Receipts. £ s. To Balance in hand 1 12 ,, Subscriptions from local Societies 14 7 ,, Co-operative Insurance Society . 0 5	8 By District Conferences 1 7 6 0 , Railway Fares

J. W. WALKER, Secretary.

### No. 6.—EAST YORKSHIRE.

#### Executive Committee.

Mr. G. Goodenough (president), Castle- | Mr. F. Kneeshaw, Market Weighton. ford.

- W. H. Bailey (secretary), Hull.
- B. Webster, Leeds.
- F. Bradley, Selby.

- " J. Nicholson, York.
- " J. Hudson, Scarborough.
- Mrs. S. Hudson, Beverley.

Mr. A. Atack, Kippax.

Representative from Sectional Board: Mr. G. Goodenough, Castleford.

Representative of the Educational Committee Association: Mr. T. Anderson, York.

In submitting the report of our work for the past year our executive committee have pleasure in presenting a successful report of progressive work for co-operation in the East Yorkshire District

Our executive meetings have been held in the following places:-Howden, Scarborough, Selby, and Beverley, the societies named having cordially invited and placed their meeting rooms at the services of our executive. Much important business affecting societies and the movement in our district has been under consideration, and the further development of our movement has been kept to the front and advice and assistance tendered to societies requiring our aid.

The question of societies in our district which are not members of the Union is now under consideration, and we hope these societies will have become members before our next report.

Our quarterly conferences during the past year have been well attended, though we have to regret the absence of delegates from some of the smaller societies in the district from our meetings.

The annual meeting was held at Hull on 24th June, when the business was chiefly devoted to the proposed new uniform rules for district associations, and, after a lengthy discussion, a vote was taken in favour of our own rules as recently revised.

At Ripon, on 23rd September, Mr. W. H. Press (Agricultural Organisation Society, North-Eastern Section) introduced the subject of "Agricultural Credit Societies" in a very able and comprehensive paper, and at the ensuing discussion it was decided to bring this matter more prominently before our societies by propaganda work at meetings.

The important question of the National Insurance Act, as it affects cooperators, was the subject for discussion at the conference held at Kippax on Saturday, 10th February. The question was introduced by Mr. J. E. Kilburn, Sectional Board, with a brief summary of Mr. H. J. May's paper, supported by his own views of how the Act would affect the co-operative movement. delegates taking part in the discussion expressed the opinion that this important question would require further discussion and explanation before we could come to any definite decision on the matter

The reports from societies in our district still continue to be of an encouraging nature, and the report from the Howden district, where the Hull Society have opened a branch, is most satisfactory for the past year, and through this branch the villages surrounding this district are being brought in direct touch with our movement.

The propaganda agent of the Union has been in the Filey district, and the Scarborough Society, which has this district under its supervision, reports that there is every prospect of a branch being opened. York, Castleford, Beverley, Market Weighton, all report good work and progress during the past year.

In concluding this report of the efforts made to extend our principles in this district, while something has been attempted and something done, there still remains a large field for future operations; many corners yet remain for us to spread the light; many societies might extend their operations in these neglected areas with benefit to themselves and those outside our movement, and, by a little self-sacrifice and effort on their part, they could depend on the whole-hearted support and help of our district association.

We hope during the ensuing year that these societies will get in closer touch with our work, and accept our help to strengthen the movement in their particular district.

The following is the financial statement for the year 1911:--

Receipts.	£	S.	d.	Exp
To Cash in hand, 1st January, 1911, Cash from North-Western Sec-				By Executive Mo
, Grant from Insurance Society, Cash due to District, 31st Dec.,	0	5	0	,, Propaganda M ,, Joint Meeting ,, Sectional Con
1911	2	14	7	" Postages " Secretary's Sa
£	31	19	7	

W. H. BAILEY, Secretary.

#### No. 7.—Huddersfield.

### Executive Committee.

Mr. E. Booth (chairman), Wooldale.

" L. Matthews (district secretary), 207, Leeds Road N., Huddersfield.

,, J. Pogson (statistical secretary), Netherton.

" F. Ellis (treasurer), Crosland

Mr. Erle Jessop, Hill Top, Paddock.

, D. Eagland, Slaithwaite.

,, R. Ledger, Huddersfield.

, J. Raisey, Close Hill.

" A. Cartwright, Hepworth.

Representative on Sectional Board: Mr. E. Booth, Wooldale, near Huddersfield.

Representative on Educational Committees' Association: Mr. H. H. Goodyear,

Marsh, Huddersfield.

Four conferences, four executive meetings, and one special meeting have been held during the year. The attendance at the conferences has been very good. Below is a summary of the conferences.

22nd April, 1911, in the Huddersfield Education Department Rooms, Mr. J. Crossley in the chair. Mr. Wilfred Kilner read a paper on "A National Co-operative Society: Is it Practicable?" The discussion proved interesting and instructive.

22nd July, 1911, in the Hepworth Council, Mr. A. Cartwright (president of the Hepworth Society) in the chair. A paper was read by Mr. J. Balderstone (Longwood) on "A Low Uniform Dividend." The following resolution was moved:—

That we authorise the executive to draft a scheme with the view to arriving at a low uniform dividend, and submit to the various societies, and have the same discussed at the Longwood conference next quarter.

It was suggested that the time was too short to devise such a scheme, and the proposers stated they would be content if their executive reported progress at the Longwood conference.

Special meeting held 7th October, 1911, Mr. Booth in the chair. Mr. Booth introduced the question of "A Low Uniform Dividend." He reviewed the subject very carefully, going into a great number of details regarding the scheme. The following resolution was submitted:—

That this meeting, composed of twenty-four delegates, is of opinion that the subject of a uniform dividend is a fit and proper subject to bring before the conference at Longwood.

It was also suggested that a meeting be held immediately after Congress each year, so that a general review of questions calling for the attention of the district might be gone into and dealt with as occasion demanded.

28th October, 1911, in the Lodge Rooms, Mr. Albert Scott (president of the Longwood Society) in the chair. The question of "Uniform District Rules" was introduced by Mr. Ledger on behalf of the executive. The conference recommended several alterations, which were duly submitted to the Sectional Board.

20th January, 1912, in the Baptist School, Milnsbridge, Mr. Shaw (president of the Milnsbridge Perseverance Society) in the chair. Subject for discussion: "The Minimum Wage for Women and Girls." Mrs. Barton (Sheffield) in an able and convincing manner placed the aims of the Women's Guild before the conference. She was sorry to have to tell them that the Yorkshire societies figured largely in the black list which had been prepared. She was convinced that the aim of the Women's Guild in striving to attain a minimum wage for their sisters was a worthy one, and felt sure no one would begrudge paying a wage sufficient to allow them to live in decency and comfort.

A special evening conference was held at Milnsbridge on Saturday, 20th January, 1912, under the auspices of the Huddersfield District Executive, to discuss the subject of "A Lower and Uniform Dividend." The paper had been specially written for the executive, and Mr. Booth had been invited to read the same. In the course of the paper the dividends which were paid

by societies were shown to vary from 2s. 5d. to 4s. 7d. These high dividends had aroused the attention of a portion of the societies, and they felt it was time that something should be done in order to try and bring the societies back to the starting place again, to show them that the ideals of our forefathers were in danger of being forgotten and the movement tending to become a trading concern and nothing more. The following resolutions were submitted on behalf of the executive :-

> That it is desirable that all societies in the Huddersfield District agree to pay not more than 3s, in the £ dividend.

> That the executive take such action as they think necessary to put the above-mentioned resolution into operation.

The following is the financial statement for the year 1911:\_

The following is the initial state	cinema for the year roll.
Receipts.	Expenditure, & s. d.  By Executive Meetings 4 9 2  ,, Conference and other Meetings . 4 11 8  , Joint Meeting at Manchester 0 18 6  , Joint Meeting at Barnsley 0 15 0
£13 5 4	£13 5 4

### TOGAL ACCOUNT

· LOCAL ACCOUNT.							
Receipts. To Cash in hand, 1st January, 1911 ,, Cash from Societies	4	18	4	By Executive Meeting ,, Conferences and other Meetings., , General Printing ,, Postages ,, Cash in hand, 31st December, 1911	2 1 1 0 0 1	6 0 8 2	2 5 9 0
£	12	6	4	£1	2	6	4

L. Matthews, Secretary.

No. 8.-Macclesfield, Crewe, and District.

#### Executive Committee.

Mr. J. Smith (chairman), Stockport. " George Harding (secretary), 82, " William Hassall, Leek.

Samuel Street, Crewe.

" F. Hayward, Burslem.

Mr. G. H. Fletcher, Macclesfield.

- " Thomas Bennett, Poynton.
- , William Smith, Congleton.

Representative of Co-operative Educational Committees' Association: Mr. J. Billington, Macclesfield.

Representative on Sectional Board: Mr. J. Lowe, Crewe.

The executive have the pleasure of again presenting the annual report of the association for the past year. The trade of all societies in the district has been well maintained, and some have increased their membership and trade beyond all expectation, Stockport Society being one. The committee are still catering for the members by opening new branches in convenient situations, which the executive contend is the right thing to do.

Co-operation in the Pottery district has a brighter outlook since our last report. Burslem Society has taken over the Stoke Society, and the first quarter showed a grand improvement, both in trade and membership. The executive feel this is a step in the right direction, and if more societies in the movement would follow this example there would soon be no overlapping.

During the year several societies in the district have celebrated their jubilee with great success.

The executive are sorry to still report a few societies outside the Union, but hope ere another year's report is issued that all societies will be included in its membership.

The executive have held three meetings during the year at which questions affecting the district have been discussed.

Four conferences have been held, all well attended. These conferences have been in various parts of the district, one being where no co-operative conference had been held before. The executive have every reason to believe good was the result. Concerts and lectures have also been held in various parts of the district.

Co-operation in Alderley Edge is laying hold of the people. The branch of the Macelesfield Society has so far been a success, and the committee have had no reason to regret starting a branch there.

The first conference was held under the auspices of the Hayfield Society, on Saturday, 27th May, 1911, this being the first conference to be held at Hayfield. There was a large attendance of delegates from societies all over the district. The president (Councillor C. Whitehead) gave them a hearty welcome to their society, which had been in existence for forty-five years, and this being the first conference held there, he was pleased to meet thom. Mr. G. H. Fletcher (executive) read Mr. J. Rigby's paper on "High and Low Dividends." The paper, after a short survey of the growth of the institution, queried the fact as to whether in the present condition, with ever-increasing profits and advantages, they were making for continuity, and whether it was possible to pay a rate of dividend that would retard rather then assist their work. High dividends paid in certain societies, the writer argued, were placing membership out of the reach of the poor, the very people they set out to secure. A very interesting discussion followed, in which many of the delegates took part. A vote of thanks to Mr. Fletcher for reading the paper, and to Councillor Whitehead for presiding, brought a very interesting conference to a close.

The second conference was held under the auspices of the Winnington and Northwich Society, in the Co-operative Hall, Northwich, on Saturday, 12th August, 1911. Mr. Buckley (vice-president) presided. Subject for discussion: "The New Rules for the District Associations." Mr. Lowe explained the Sectional Board's proposals. One of the new rules limited

the executive of any district to seven members. Previously the Macclesfield and Crewe District had only consisted of six members, but the delegates present increased the number to seven. The Sectional Board recommend that societies and not individuals should be elected to form the executives of any district association. The Macclesfield and Crewe executive endorsed this view. Some of the delegates did not agree with the new rule but were in favour of the old rule, which provided that the executive be nominated and elected at the annual conference, and an amendment was moved to that effect. A spirited discussion followed, the result of the voting being the retention of the old rule. The Sectional Board recommend that, in addition to grants from the Union, the expenses of any association might be met by levy, the amount being left optional. A delegate asked what amount had been previously levied. The secretary (Mr. Harding) informed the delegates that the executive had never had occasion to levy the societies. Whenever the executive had special work to do they applied to the Sectional Board for a grant, which had always been allowed. The new rule was then agreed to. All the other rules were accepted unanimously. The rules having been disposed of, the question of removal of members from one town to another was introduced by the secretary. He said a circular had been issued to all the societies in the district, asking them to notify one another of the removal of members, but so far only a few had adopted the idea. executive would like to see all societies fall into line, because they believed it would be the means of saving many members to the movement. resolution was moved and seconded urging societies to adopt the suggestions in the circular, which was agreed to unanimously. Mr. Harding was unanimously re-elected district secretary, with the following as executive: Messrs. J. H. Fletcher (Macclesfield), W. Hassall (Leek), J. Smith (Stockport), J. Bennett (Poynton), W. Smith (Congleton), and J. Hayward (Burslem).

The third conference was held under the auspices of the Crewe Society, on Saturday, 18th November, 1911. Subject for discussion: "A Minimum Wage Clause for Co-operative Women and Girl Employés." Mr. J. Wilkinson (vice-president) presided. Mr. L. Derbyshire (president) read the paper. Mr. Ingham (Leek) opened the discussion and said that the matter was of vital interest. He would like to know if there was anybody in authority in the movement who believed that the scale was more than sufficient payment for loyal, efficient servants. What they wanted were more leaders who would have the courage to do right. Mr. Parkes (Co-operative Wholesale Society) said, so far as the directors were concerned, they were not lacking in sympathy with the proposal. They had for some time been using their best endeavours to bring the wages of the employés up to the scale. Several other delegates took part in the discussion, and Mr. Harding (secretary) moved the following resolution:—

That this conference of delegates from societies in the Macclesfield and Crewe District recommends the delegates from the societies which do not recognise the minimum scale of wages to urge their committees to adopt it forthwith, believing good would be the result in every respect.

Mr. Lowe seconded, and said the effect of paying these wages would be to make the employés more valuable. The resolution was agreed to unanimously. Votes of thanks to Mr. Derbyshire for reading the paper, and to Mr. Wilkinson for presiding, brought to a close a record conference.

The fourth conference was held at Winsford, in the Brunner Guild Hall, on Saturday, 24th February, 1912. Mr. Lowe presided, owing to Mr. Dobin (president of the Winsford Society) being the reader of the paper, and there was a good attendance of delegates from societies in the district. The subject was "The Co-operative Union: Its Importance to the Movement." Mr. Fletcher (Macclesfield) opened the discussion by congratulating the reader of the paper. Speaking of the Union, he said he regarded it as a most useful and important organisation in the movement, and thought the paper proved its importance and value. Mr. Yates (Droylsden) said he had a great admiration for the work of the Union. He believed it to be the greatest organisation in connection with the movement, but he thought there was an undercurrent in the paper to combat something. There was a feeling in the minds of co-operators that the Union had somewhat failed in its mission, because it appeared to have been flabby; to have lost that tenacity and power to enforce what it considered the proper course. Societies had ignored its requests. For instance, there was overlapping, which, notwithstanding the work of the Union, still went on. Mr. Hilton (Insurance Society) said the Union had done noble work for co-operation, and he thought societies had it in their power to make it more beneficial to the movement. Mr. Casson (Stockport) said he thought if members of committees would put the question of the increased subscriptions fairly before their members at quarterly meetings there would be no objections raised. Mr. Lowe also spoke in favour of the paper. Mr. Hayward (Burslem) moved a vote of thanks to the reader of the paper, remarking that a society outside of the Union was like a tradesman who was not a member of a trade union; they were reaping all the benefits of the Union without contributing to the cost. Mr. Warburton seconded, and the resolution was carried. Dobin briefly responded.

The following is the financial statement for the year 1911:-

	The following	is the maner	105	SUC	iter.	Helle for the year 1311.—		
"	Receipi Cash in hand, 1st J Cash from North- tional Board Co-operative Insu Cash due to D December, 1911	Western Sec- rance District, 31st	0 19 0	9 13 5 11	0 9 0 9	By Executive Meetings , Conferences and other Meetings. , Sectional Conference. , Joint Meeting ,, Postages	8 18 9 4 1 9 0 16	8 0 8 4 10

GEO. HARDING, Secretary.

### No. 9.—MANCHESTER.

### Executive Committee.

Mr. Daniel Pogson (chairman), Gorton, Mr. Peter James Turner, Urmston. Manchester.

" E. J. Croden, Pendleton.

- " James Thompson, J.P. (secretary), Ashton.
- Edgar Whiteley, Burnage.
- George Wood (statistical secretary), Pendleton.
- " W. Hibbert, Newton Heath.

Representative on Sectional Board: Mr. James Pollitt, Swinton.

Representative of the Educational Committees' Association: Mr. Walter Nield, Oldham.

The executive have arranged and carried out the following conferences:-

Date.	Place.	Subject.	Writer and Reader.			
1911. April 22	Hyde	"The lack of interest amongst members of Co-operative Societies, its possible Dangers."	Mr. E. Booth (Wooldale).			
July 22	Marple	"A Thrift Fund for Employés"	Mr. Stephenson.			
Oct. 14	Prestwich	"Co-operation in Relation to the Trust Movement."	Mr. Mc.Gregor's paper, read by Mr. Pollitt.			
Jan. 20	Middleton	"Propositions regarding the Theory of the Co-operative Movement."	Dr. Miller's paper, read by Mr. Pollitt.			

Mr. Booth's paper created a good and well-sustained discussion. Failsworth Society had sent a question to be put to the delegates as to "open membership." Its consideration brought out the fact that many societies had open membership and that many of the delegates favoured it. Mr. Thompson (Ashton) was reappointed secretary and Mr. George Wood statistical secretary, and the same societies as the previous year appointed each to choose a representative for the executive committee. Mr. Walter Nield (Oldham) was appointed to represent the Educational Committees' Association. The rules drawn up by the North-Western Section for the guidance of the district associations were submitted and adopted.

At the second conference a very important question to the employés of the movement was introduced, showing how the Failsworth Society had determined to remember their employés in the celebration of their jubilee. The scheme created considerable interest, and the Failsworth Society was complimented on being the first distributive society to make any provision in a systematic way for employés in their old age.

At the third conference Mr. McGregor's Congress paper was read and discussed, which gave the delegates an opportunity of seeing the great value of the paper and its helpfulness in discussing economic questions. Mr. Pollitt recommended the societies to have it discussed amongst their members. At this conference we had the presence of Mr. Pahlman (secretary of the Co-operative Union and Co-operative Wholesale Society of Sweden), who added considerably to the interest of the discussion by telling the conference how the Co-operative Union of Sweden had broken down the attempt of the cartels to get the societies to buy from them, by a temptation to sell them sugar and margarine at 25 per cent below cost price to get their trade. The societies saw they wanted to smash the Union and Co-operative Wholesale Society, and stood by their own Union.

At the fourth and last conference of the year Dr. Müller's paper on "Propositions regarding the Theory of the Co-operative Movement" was read, but did not lead to much discussion until the principle laid down by Dr. Müller was challenged by a delegate; then others were quick to defend Dr. Müller's position.

The women's guild wished for a joint conference to be held, with a paper and discussion on the "Minimum Wage"; but, as we had had that question discussed no less than three times during the last couple of years or so, the executive committee could not see their way to discuss it again so soon, and the guild did not care to accept the paper recommended by the executive. We were sorry not to be able to arrange the matter with them.

We are pleased to say that the Whitefield and Unsworth Society has joined the Union during the year, and that all the societies except two are now members. One of them is having too severe a struggle at present to subscribe; the other we have been trying to get, but so far have not succeeded.

The women's guilds, Amalgamated Union of Co-operative Employés, Students' Association, Co-operative Wholesale Society, Printing and Newspaper societies, Productive Federation, &c., have been represented at all our conferences.

The thanks of the executive are again respectfully tendered to all the societies which have responded so willingly and cheerfully to hold conferences under their auspices.

The following is the financial statement for the year 1911:—

Receipts. £ s. d. To Cash in hand, 31st Dec., 1910 0 10 8 , Cash from North-Western Sectional Board 18 11 2 ,, Co-operative Insurance Society. 0 5 0	Expenditure. £ s. d. By Executive Meetings 3 16 8 ,, Conferences and other Meetings 6 10 8 ,, Postages 0 14 6 ,, Salary 2 0 0 ,, Cash in hand, 31st Dec., 1911 6 5 0
£19 6 10	£19 6 10

J. THOMPSON, Secretary.

## No. 10. -North-East Lancashire.

### Executive Committee.

Councillor Richard Hargreaves (chair- | Mr. John R. Shuttleworth, Accrington. man), Barrowford.

Councillor J. W. Cooper (secretary), Clayton-le-Moors.

Mr. W. E. Tattersall, Barrowford.

S. Blakeborough, J.P., Burnley.

" Henry Yoxall, Brierfield.

,, Henry Hartley, Great Harwood.

" A. Higham, Darwen.

" James Fryars, Blackburn.

Representative on Sectional Board: Councillor Wm. Dewhurst, Colne.

The first conference for the past year was held at Nelson on Saturday, 11th March, 1911, under the joint auspices of the association and the North-East Lancashire District Women's Co-operative Guild. The chairman for the district (Mr. James Sharples, Blackburn) presided, and Mrs. Wallwork (Haslingden) read Mr. A. E. Threadgill's paper on "Co-operative Production." The result was that the main theme for discussion was the question of a minimum wage for female co-operative employés.

The second conference was held at a little village named Higham, situated on the hill-side about three miles from Padiham, Burnley, and Brierfield, which necessitated a good long walk up-hill from any of the three places named. Nevertheless, there was a fairly representative gathering, and the delegates were fairly on time. This was the first co-operative conference held in this place, but the little band of loyal co-operators arranged matters right well and greatly to their credit. Here we had the first discussion on "The New Rules of District Associations," as submitted by the Sectional Board. Practically the whole of the time was taken up with the question of the method of the election of the executive, and was finally adjourned in order to give the various societies an opportunity of discussing the whole of the rules.

The next conference was held in the ancient and picturesque borough of Clitheroe, where the delegates were heartily welcomed. "The New Rules for the District Associations," as adjourned from the previous conference, were again submitted, when the following motion, submitted by the Padiham Society, was carried :-

> That, in place of Rule No. 2, (a), (b), (c), and (d), be submitted the following:-"That the election of the executive be based on a system of groups. The president and secretary only to be elected by the general meeting."

The fourth conference of the year was held at Blackburn, under the auspices of the Blackburn Industrial Co-operative Society, when Mr. James Sharples read his paper on "The Co-operative Union: Its Constitution, Rights, Administrations, and Obligations." The discussion led to some slightly adverse criticisms of the doings of the Union, with the result that the Sectional Board has requested that a further discussion on this subject be held at our next conference, when two members of the Sectional Board are to be present.

The following is the financial statement for the year 1911:--

Receipts. To Cash from North-Western Sectional Board, Cash due to District, 31st December, 1911	14	17	5	Expenditure.  By Amont Owing to the District  Executive Meetings  Conferences and other Meetings.  Sectional Conferences  Joint Meetings (Sectional Board and Women's Guild)  Blackburn Demonstration Committee  Postages	8 4 6 1 1	17 3 3 14 1	5 0 10 3 11
£	23	6	1	Ę	23	6	1

J. W. COOPER, Secretary.

### No. 11.-North Lancashire.

### Executive Committee.

Mr. E. Haworth (chairman), Blackpool.

" J. Parr, J.P. (secretary), Blackpool.

" J. Moore, J.P., Lancaster.

" J. Wallwork, J.P., Preston.

Representative from Educational Committees' Association: Mr. G. Munro,
Preston

Representative from Sectional Board: Mr. W. Gregory, J.P., Preston.

Gratifying progress has been made in membership, trade, and influence by the societies in this district during the past year.

The Preston Society has taken co-operation to Croston, which at one time was regarded as a very difficult district in which to start the movement; and the Blackpool Society has opened a branch at Lytham.

Four conferences have been held during the year, which have been well attended, and in which exceptional interest has been taken by the respective boards of management, educational committees, and women's guilds.

The first conference was held at Bamber Bridge on 26th February, when Mr. J. Rowlands read a paper on "Overlapping in Distributive Stores," which evoked a most interesting discussion, the *pros* and *cons*. being well put.

The second conference was held at Lancaster on 27th May, when Mr. A. Varley (secretary of the Lancaster Society) read a most instructive paper on "Uniform Balance Sheets for Co-operative Societies," giving many reasons demonstrating the advantages to be derived by the adoption of this course.

The annual conference was held at Walmer Bridge on 26th August. The annual report and statistics referring to the local societies were adopted, and the officials elected for the year.

Mr. J. Allen (Southport) then read his paper on "The Eternal Land Question," in which he denounced the system of private ownership of land. The debate was of a lively character, and brought forth various points of view from which this important question can be seen.

The last conference of the year was held at Kirkham on 25th November, when Mr. Brown (manager of the Kirkham Society) read Mr. P. Brook's paper dealing with "Some Figures from the Co-operative Wholesale Society's Balance Sheets." He argued that these figures clearly indicated that the retail societies were not being fairly treated by the Co-operative Wholesale Society's productive departments, or the large profits made there would be reduced, and a corresponding reduction made in the prices charged for the goods. The true co-operative principle would be to supply the goods as near cost price as possible, after allowing for working expenses of every description, the provision of reserve funds, and the provision of the dividend proposed to be paid. A resolution was put before the conference, calling the attention of the Co-operative Wholesale Society's directors to the excessive profits made, and asking for a reduction in prices which, on being put to the vote, was lost.

The following is the financial statement for the year 1911:—

Receipts. £ s. d. To Cash in hand, 1st January, 1911 3 18 3 ,, Cash from North-Western Sectional Board 19 17 8 ,, Cash from Co-operative Insurance Society Ltd 0 5 0	Expenditure. £ s. d.  By Executive Meetings 7 3 10  , Conferences and other Meetings 6 17 5  , Sectional Conference 1 18 10  , Joint Meeting 0 19 8  , General Printing 0 9 9  , Postages and Carriage 0 7 0  , Secretary's Salary 2 0 0  , Cash in hand, 31st Dec., 1911 4 4 0
£24 0 6	£24 0 6

J. Park, Secretary.

#### No. 12.—NORTH LONSDALE.

### Executive Committee.

Mr. J. J. Cain, J.P. (chairman), Millom.

" G. Richardson (secretary), Barrow.

" J. Ireland, Ulverston.

" W. Hewertson, Kendal.

W. Lewney, J.P., Dalton-in-Furness. , H. W. Hague, Carnforth.

Representative on Sectional Board: Mr. James Dickinson, Ulverston.

Your committee have pleasure in again submitting for your approval the annual report of our conference association.

Steady progress has been the dominant feature in the quarterly reports of the societies in this district for the past year. Here or there a lull may have occurred, but only we trust of a temporary nature, the outlook showing unmistakable signs of progress in regard to both business and principle.

In view of future prosperity, committees continue to provide facilities for increase and extension of business, in order to eater for the comfort and convenience of members.

The Ulverston and Dalton societies in their jubilee celebrations carried out programmes well calculated to force home the benefits of co-operation to those still outside the movement.

We have again to record further purchase of land for farming purposes by the Millom Society.

The Barrow Society has opened new branch grocery and butchering premises.

All societies in the district are now members of the Co-operative Union with the exception of the Broughton-in-Furness Society. The efforts of the executive will be directed towards securing their admission to the Union.

Four executive meetings and four conferences have been held.

The first conference was held at Backbarrow on 10th June, when an excellent paper dealing with "The Principle and Methods of Co-operation" was read. The meeting had also under consideration "The Uniform Rules for District Associations." It was agreed that the new rules be adopted.

The second conference was held on 26th August. Following their admirable arrangements, the executive completed the duty of visiting the outlying societies of the district by holding the second conference at the Langdale Society's Store, when delegates travelled through beautiful scenery by hill and dale to this enterprising outpost of the movement. Mr. Mawken (manager) in an able paper dealt with "Store Management," in which the duties of committees and managers were clearly defined. That they must work in harmony was emphasised. The meeting had under serious consideration the question of carriage on goods as affecting small and isolated societies. The following resolution was approved and forwarded to the Co-operative Wholesale Society:—

That we again ask the Co-operative Wholesale Society directors to consider the question of carriage on grocery parcels to the value of £25 and upwards, not otherwise carriage paid.

The third conference was held on 25th November at Kendal, when Mr. Parr read his paper, "Should the Co-operative Wholesale Society adopt the Trade Union Label?" The writer dealt in an admirable manner with his subject, maintaining that it was the duty of the movement to adopt such a course. The question was keenly debated, the prevailing opinion, however, being that the Co-operative Wholesale Society label was of itself a sufficient guarantee. The meeting had further under consideration and expressed their keen regret at the reply of the Co-operative Wholesale Society directors to resolution re carriage on goods. The following resolution was agreed to:—

That this conference ask the Directors of the Co-operative Wholesale Society to consider the advisability of establishing a depôt in the North Lonsdale District.

The fourth conference was held on 24th February at Millom, when Mr.

J. J. Cain, J.P. (secretary and manager), gave an excellent digest of Mr. Tweddell's paper, "Shall the Co-operative Movement form an Approved Society under the National Insurance Act?" The question was dealt with in an able and exhaustive manner, and the ability of the friendly societies and the co-operative movement in general to carry out the provisions of the Act keenly debated. Pending further information, it was felt that no pronounced decision could be given.

To those societies under whose auspices we have met we again tender our thanks for their cordial welcome and hospitality, thus adding a measure of social pleasure to the business aspect of the meetings.

m1 6 33 1 1 1 1 0 1 3 1 1 1 1 6 13

The following is the financial statement for the year 1911:—						
Receipts. £			Expenditure.			
To Cash in hand, 1st January, 1911 1	16 8	3	By Executive Meetings	5 1	0	3
Cash from North-Western Sec-		1	, District Conferences	9 1	9 1	10
tional Board	13 0	)	, Joint Meeting at Manchester	2	5	7
., Grant from Co-operative Insur-			" Sectional Meeting at Barnsley	1	5	6
ance Society Ltd 0	5 0	)	, Opening of Holyoake Memorial			
, Cash due to District, 31st Dec.,			Hall, Manchester	1	4	3
: 1911	16 9	)	" Propaganda work, re Ambleside			
			Society	0 1	4	0
			" Grant to Langdale Society, re			
			Conference Expenses	1	0	0
			,, Postages			
			" Secretary's Salary			
		nies .	,,			
£24	11 5	5	£	224 1	1	5

GEO. RICHARDSON, Secretary.

### No. 13.—OLDHAM.

### Executive Committee.

Mr. F. Houghton, J.P. (president), Mr. J. W. Wroe, Oldham. Oldham.

" William Hall (district secretary), Ashton-under-Lyne.

Ed. Beverley, Ashton-under-Lyne.

.. A. E. Dicken, Stalybridge.

.. David Lawton, Greenfield.

,, H. Whitehead, jun., Dobcross.

Representative from the Educational Committees' Association: Mr. Thomas Bleasdale, Royton.

Representative on Sectional Board: Mr. H. Stuttard, Royton.

The executive have held four meetings, and four successful conferences have taken place during the past year. The subjects discussed were most important and practical. It is gratifying to observe the loyalty of societies to the association. Societies generally report progress, although serious labour disputes and the lamentable coal strike have somewhat arrested a rapid increase. The high price of certain articles have at times perplexed the management. Improvement of existing premises and the erection of branch shops indicate a desire to study the convenience of members. Consolidation and unity of action is necessary for future success and development.

Educational work is varied in character with a desire to keep before the members the advantages of co-operation. Scientific lectures and debates on important subjects have been held. Smoking concerts for men, and entertainments interspersed with speeches have been popular. Concerts and entertainments for women and children have been successful. The women's guild has been regularly represented at our conferences. Educational Committees need to be in earnest in reiterating the adherence to foundation principles. We regret to record the death of Mr. Peter Brooks, the esteemed manager of the Oldham Industrial Society.

The first conference was held at Grasscroft on 13th May, 1911. Mr. J. Hirst (Greenfield) read a paper on "Co-operation of Co-operators." He pleaded for consistent adherence to foundation principles and more earnestness and loyalty in carrying them out. The executive were re-elected at this conference.

The second conference was held at Delph on 12th August, 1911. Mr. T. E. Moorhouse (Co-operative Wholesale Society) read a paper on "Stocktaking," which was a review showing the wonderful strides co-operation had made all over the world. He was of opinion we ought to get hold more and more of production and the means of production.

The third conference was held at Higher Hurst on 14th October, 1911, Mr. J. W. Frost (Chadderton) read a paper on "Co-operation and Trade Unionism." He thought that the co-operative and trade union movements had so much in common that both organised and unorganised workers should be attracted to both. He advocated more co-operation and fewer co-operative societies.

The fourth conference was held at Waterloo, when Mr. G. Ross read a paper on "Is the Payment of a Uniform Dividend Practicable?" He could not see how it was possible to have a low uniform dividend in any given district except by the absorption of many small societies whose existence is not only unnecessary, but oftentimes inflicts hardship upon the consumers composing the membership.

The following is the financial statement for the year 1911:-

Receipts. £ s. d. To Cash in hand, 31st December, 1911 1 16 9	By Executive Meetings 4 10 11
,, Cash from North-Western Sectional Board 9 16 4 ,, Donation from Co-operative In-	,, Conferences and other Meetings. 4 6 9 ,, Sectional Conference (Annual Meeting)
surance Society 0 5 0 ,, Cash due to District, 31st December, 1911	, Secretary's Salary 2 0 0 , Minute Book 0 4 0 , Postages 0 3 4
£12 8 3	£12 8 3

WILLIAM HALL, Secretary.

#### No. 14.—ROCHDALE.

#### Executive Committee.

Mr. R. Holt (chairman), Rochdale

- ., W. Booth (secretary), 40, Lytham Place, Bury New Road, Heywood.
- " David Farrow, J.P., Bury.

Mr. C. A. Cook, Wardle.

- " Wm. Holt, Milnrow.
- " A. Johnson, Heywood.
- , Jas. Hunting, Elton, near Bury.

Representative on Sectional Board: Mr. Ben. Woolfenden, Rochdale.

Representative on Educational Committees' Association: Mr. J. C. Hill, Bury.

Our executive have held four meetings and four conferences during the year.

The first conference was held at Rochdale on 22nd April, 1911, at the Pioneers' Society. Mr. George Ashworth (Heywood) read his paper on "Co-operation and Poverty." This interesting paper caused a good discussion that was well sustained and heartily appreciated.

The second conference was held at Bury on 8th July, 1911. This was a joint conference between the executive and the women's guild. Mrs. Blair (Liverpool) read a paper on "Co-operative Societies and the Minimum Wage." A very large attendance characterised this conference; the discussion was lively, the ladies were not one jot behind the men in going for the minimum wage. The financial phase of the matter was recognised, but the general feeling was for its adoption.

The third conference was held at Milnrow on 7th October, 1911. Mr. John Butterworth (manager, Heywood Society) read Mr. Bennett's paper on "Leakage." Mr. Butterworth's practical knowledge, in supplementing, gave additional interest to the discussion. Some societies represented having no leakage system and others but very partial leakage. The conference produced a good effect, the result of which it was thought would be lasting.

The fourth conference took place at Littleborough on 20th January, 1912. Mr. Johnson (Heywood) read Mr. P. Duerden's paper, "Salesmanship in a Co-operative Store," which was freely discussed. The points enumerated were lucid and plain, and it was felt that character, cleanliness, courtesy, and civility should to enforced, as essential to success. Several speakers put in a word for the hopmen, recognising that at times their patience was tried by the irritable loquacity of the members. Salesmanship in the stores, it was contended by Mr. Johnson in his reply, ought to be of the highest order.

The committee render thanks to those societies that have entertained the conferences, and feel that the District Association is doing good work for the consolidation of the movement, and is making efforts to bring all the societies outside to become members of the union. The following is the financial statement for the year 1911:—

Receipts.	£ s. d.	Expenditure.	£s	d.
To Cash in hand, 1st January, 1911	2 16 11	By Executive Meetings	4 14	6
" Grant from Co-operative Union	14 17 0	,, Conferences and other Meetings	5 11	9
"Subscription from Co-operative		,, Barnsley Sectional Conference	1 8	2
Insurance Society	0 5 0	,, Propaganda	0 19	11
· ·		,, Stationery, Wrappers, and Tabs	0 1	4
		Postages		
		Secretary's Salary	2 0	0
		,, Cash in hand, 80th Dec., 1911		
-		-		
£	217 18 11	£	17 18	11

WILLIAM BOOTH, Secretary.

No. 15.—Rossendale.

### Executive Committee.

- " James Shepherd (secretary), Raw- , W. L. Whitehead, Waterfoot, tenstall.
  - Robert H. Hamer, Haslingden.

Mr. Samuel Spargo (chairman), Bacup. | Mr. John Longworth, Ramsbottom.

- " C. Lofthouse, Crawshawbooth.

Representative on Sectional Board: Mr. James Shepherd, Rawtenstall.

We have pleasure in submitting our annual report, &c., of the work done in our district.

We have had four conferences and four executive meetings during the year, all being well attended.

The first conference was held at Haslingden on Saturday, 28th January, but before commencing the business a vote of condolence was passed to Mr. Spargo (chairman of executive) in his bereavement by the loss of his daughter. The secretary then read the annual report and financial statement for the year 1910, which was confirmed. The executive committee, secretary, and auditors were then elected. Mr. Lofthouse (Crawshawbooth) read a paper on "A Few Thoughts for Consideration and Progress," dealing with amalgamation, uniform dividends, time-limit for committee-men, and credit trading, &c. A really good and instructive discussion followed. Mr. J. Shepherd (Co-operative Union) introduced the subject of "Subscriptions to the Union and Number of Delegates to Congress." He gave full details of the reasons for the alterations. After several questions had been asked and answered, the following resolution was passed:-

That this conference of delegates expresses its approval of the alterations of the rules of the Co-operative Union, suggested.

Two voted against.

The second conference was held at Lumb on Saturday, 22nd April, when Mr. Sagar (Lumb) read his paper on "Present-day Needs." writer dealt with a great many needs which, to his mind, were required in the Rossendale district to draw into the movement more and more of the working men. It was worth while striving for the beautiful and artistic in the display of goods, showing style, finish, and quality, as goods well displayed made a powerful appeal to the prospective purchaser. A most lively discussion followed.

The third conference was held at Edenfield on Saturday, 15th July. Mr. J. Shepherd (Co-operative Union) introduced the subject of "Uniform Rules for District Associations." After being explained why the same were brought before them, the following resolution was passed:—

That the recently-revised rules of our district meet our requirements equally as well, if not better, than those of the Cooperative Union (North-Western Section), therefore we prefer our own.

Mr. Pickup (Edenfield) then read his paper on "Co-operative Achievements, and Some Past and Present Hindrances," dealing with the £28 of the Pioneers as a starting point, and to what the movement had attained now as to trade, employment, and capital; and hindrances inside the movement such as jealously, competition, overlapping, credit, &c., wanted doing away with. A good discussion followed.

The fourth conference was held at Ramsbottom on Saturday, 14th October, when Mr. Kay (Ramsbottom) read Mr. Lochhead's paper on "Profession and Practice in the Co-operative Movement," drawing attention to the profession of a great number of members who did not practice what they professed, but left it to a few to fight the difficulties that came up at various times. This, the writer condemned, and urged more loyalty and unity among all sections of the movement. Discussion followed.

The question of "Amalgamation" has again had the consideration of your executive, but nothing definite has yet been done.

Those societies outside the Co-operative Union in our district have also had attention with the view to getting them to become members, but up to now have failed.

We have lost one society through going into voluntary liquidation.

Those societies which have adopted the low dividend are doing well.

Lectures and concerts have again been given at several of our societies. Haslingden, Ramsbottom, and Waterfoot women's guilds are all doing good work. Another guild has also been formed during the last few weeks by Love Clough Society.

The following is the financial statement for the year 1911:-

The following is the mancial statement for the year 1911.—					
Receipts £ s. d To Cash in hand, 1st January, 1911. 1 7 9 , Cash from North-Western Sectional Board. 9 12 10 , Cash from Co-operative Insurance Society 0 5 0	· ·				
	,,				

£11 5 7

### DISTRICT FUND.

Receipts. $\pounds$ s. d. To Cash in hand, 1st January, 1911. $4$ 17 4, Fees from Societies	Expenditure. £ s. d.  By Cash paid for Conference Teas 7 18 4  Fares 0 1 10  Stamps 0 3 6  Stationery 0 0 8  Stationery 1911. 10 3 5
£18 7 9	£18 7 9

J. SHEPHERD, Secretary.

### No. 16 .- South Yorkshire.

### Executive Committee.

Councillor C. Wightman, J.P. (chair- | Mr. F. W. Sandford, Sharrow. man), Doncaster.

Mr. W. Knowles (secretary), 98, Heavy Gate Road, Steel Bank, Sheffield.

,, J. C. Kenworthy (statistical secretary), Stocksbridge.

" G. Major, Masborough.

" L. Holmes, Goole.

" C. Chapman, Chesterfield.

" W. Knight, Sheffield.

Representative from Sectional Board: Mr. G. Wheelhouse, Barnsley.

We have pleasure in presenting our annual report to Congress.

Five executive meetings and four conferences have been held, a list of which is appended.

Date.	Place.	Subject.	Introduced by
1911. 8th Jan	Sheffield	"Should all Goods sold by C.W.S. include the Cost of Carriage."	
22nd April	Stocksbridge	The suggested New Rules for the Guidance of District Associations, also the Amendment of Union Rule respecting Subscriptions, fixing it at a uniform 1½ per member.	Mr. Wm. Knowles.
22nd July	Carbrooк	District and Statistical Reports and Election of Officers.	
18th Nov	Doncaster	"The Co-operative Move- ment: Its Competition Within and Without."	Mr. G. Tretheway.

At our first conference the subject caused considerable discussion and difference of opinion, but no decision was arrived at requesting the Cooperative Wholesale Society to adopt the principle of paying carriage on goods. The district secretary was absent from this conference for the first time in thirty-one years. A vote of sympathy was passed to him regretting his absence through sickness.

On 8th February, 1911, a special executive meeting was held at the Doncaster Society's Conisbro' Branch, when the proposed Uniform District Co-operative Association Rules, suggested by the North-Western Section of the Co-operative Union, were considered, and Nos. 1, 3, 4, 5, and 7 were approved. No. 6 was approved to the words "quarterly conferences," and the remainder of rule deleted. Nos. 2, 8, and 9 were also deleted, as our own rules in force were considered better than those suggested.

On 4th March the chairman and district secretary attended the joint meeting of Sectional Board and district associations, and placed our case before the meeting against the adoption of the uniform rules.

On 29th April our representatives attended the sectional conference at Barnsley, at which the educational and district reports were considered, and the proposed uniform rules were referred back for further consideration. At a second joint conference, held at Manchester, 4th February, the following resolution was passed:—

That each district association should be allowed to prepare a set of rules by which it shall be governed, subject to such rules being approved by the Sectional Board.

Our second conference dealt with above rules, also the suggested alteration to those of the Co-operative Union re subscriptions, and we decided in favour of a uniform 1d. instead of 1¼d.

The third conference was occupied with the district and statistical reports and election of officers, Messrs. L. Holme (Goole) and G. Major taking the place of Messrs. Newsome and Haywood.

At our fourth conference a very good paper was read and a lengthy discussion ensued.

The following is the financial statement for the year 1911:-

The following is the illiancial statem	ient for the year 1511.—
Receipts.	Expenditure. £ s. d  By Executive Meetings
£17 9 4	£17 9 4
DISTRIC	
Receipts. £ s. d. To Balance, 1st January, 1911 11 18 2 ,, Levies 0 17 6	Expenditure. £ s. d.  By Attending other Conferences 1 15 6  "Congress 1 15 0  "Balance in hand 9 5 2
£12 15 8	£12 15 8

WM. KNOWLES, Secretary.

### EDUCATIONAL COMMITTEES' ASSOCIATION.

#### Executive Committee.

Mr. Walter Nield (president), Oldham.

- " J. S. Armitage (treasurer), Huddersfield.
- " John E. Connor (hon. secretary), Bolton.
- " E. Couldwell, Brightside and Carbrook.

Mr. T. Anderson, York.

- ,, W. E. Chapman, Eccles.
- " J. Pye, Lancaster.
- " Mackley, Keighley.
- " J. C. Hill, Bury.
- " J. Ashworth, Nelson.
- " G. Munro, Preston.

In presenting their annual report your executive feel justified in saying it has been a most successful year, and that really good work has been done by the association. The conferences have been well attended, the papers excellent, the subjects interesting, and the debates well sustained to the close. Indeed, the difficulty has generally been that the time allowed for discussion, which by the rules of the association is fairly liberal, has proved all too short, and many would-be speakers have had to reserve their efforts for some future occasion. We consider this to be a healthy sign, and shows that vital interest has been aroused by our efforts, and we are hoping that permanent good may result to co-operative educational work.

We regret that, owing to the large attendances at our quarterly conferences, we have had to limit the membership of our women's guild to one guild to one society.

We desire to thank our guild members for the splendid manner with which they responded to our appeal for their generous assistance in a matter that was unpleasant to the executive, and which meant sacrifice for them in the severance of their membership with us. Such a spirit convinces us that they are imbued with the true spirit of reform.

The special conference this year for secretaries was held under the auspices of the Manchester and Salford Society at Downing Street, 25th February, 1911. There was a very large attendance of delegates. The address was given by Professor Macgregor, of the Leeds University, his subject being "The Principles of Social Progress." Professor Macgregor dealt with his subject in a masterly manner, and he aroused a good discussion. It was a time of great intellectual profit to those who were privileged to attend.

The annual meeting was held at Lancaster, at the kind invitation of the Lancaster Society, on 25th March, 1911. There were 200 delegates present. The report and balance sheet was taken as read, and, after some discussion, was adopted. The officers were all re-elected, and the following societies were elected to appoint representatives on the executive, in accordance with the new rule, for two years:—Huddersfield, Brightside and Carbrook, York, Keighley (for one year), Eccles, Preston, Lancaster, and Nelson. Auditors: Mr. Grindrod (Bolton) and Mr. Daniel (Huddersfield). After routine business was disposed of, the Rev. S. Proudfoot gave an excellent

paper on "Self-Help in Concert with Others." The very vigorous way in which the reverend gentleman restated first principles made the meeting all the more enjoyable. A good discussion followed the reading, but was somewhat marred owing to Mr. Proudfoot having to leave early.

The June conference was held at Beswick, on the invitation of the Beswick Society; 250 delegates were present. Mr. Taplin (Beswick) read a thoughtful paper, his subject being "Educational Ideal and Co-operative Practice."

The president (Mr. Nield) introduced the Educational Programme of the Co-operative Union. In doing so he laid stress upon the importance of class work, and urged educational committees to make a point of doing some definite work, and to avail themselves of the splendid facilities offered by the programme.

Mr. Nield then presented the medals and brooches to the winners of our competition in connection with the examination for junior co-operators held by the Co-operative Union. The names of the winners are as follows:—Miss Jessie Bland (Bradford), gold medal; Mr. B. Whittle (Bolton), gold medal; Miss G. M. Hall (Bolton), brooch; Mr. I. Goodyear (Huddersfield), silver medal. The president spoke a few encouraging words to each student as he handed the prizes to them.

At the risk of repeating ourselves, we urge upon the various committees who are members of our association the wisdom of seeing that their young people have an opportunity of competing for the prizes we offer. We believe it will give increased interest to their work and result in good of a permanent character.

A resolution was sent from this meeting to Mr. W. Runciman, Minister of Education, protesting against the Morant Holmes circular.

On October 7th, 1911, the third conference was held on the premises of the Oldham Equitable Co-operative Society, 250 delegates being present. A paper was read by Mr. W. A. Lees (Oldham), the subject being "The Child in Relation to the Co-operative Movement." The subject aroused much interest. At this meeting we lost the services of Mr. Thomas Bleasdale, who has served the association for a quarter of a century in the capacity of treasurer. It is no mean thing to give of one's best for such a period to any organisation, and, at the same time, to retain their confidence. The meeting decided by resolution to place on record their high appreciation of his services. We are sure we only voice the sentiments of the members of our society when we express a hope that his health may soon be restored to its former vigour, and that the evening of his days may be as bright as the morning was. Mr. James S. Armitage (Huddersfield) was appointed to succeed him as treasurer.

The fourth quarterly conference was held under the auspices of the City of Liverpool Society in their handsome new premises. We must compliment our Liverpool friends on their general progress and their splendid buildings. There were 270 delegates present. Mr. Scarisbrick read a capital paper, his

subject being "Co-operative Education: Our Castle in the Air." The reading was followed by a very animated discussion. It was decided by this conference that the association adopt a badge for wearing on the days of our conferences by those attending. Many strong reasons were advanced in favour of adopting this principle, not the least of which was that it would add to the spirit of comradeship of delegates, especially when travelling, as it would serve as a means of introduction. The executive were asked to make all arrangements for carrying out the suggestion. Societies will be advised in due course as to samples and prices.

Messrs. Connor and Couldwell have represented the association on the Education Committee of the Co-operative Union. Messrs. Nield and Anderson on the Workers' Education Association. Mr. Nield has also represented us on the Choral Association.

You will have noted the opening of the new headquarters of the Co-operative Union in Manchester, aptly named "Holyoake House." We believe it is the intention of the Union to make it a centre of living co-operative education. If this idea is to be realised, the Education Committee of the Union must have increased financial aid, and they have recently issued an appeal to local education committees for help in this direction. The response so far has not been very cheering. We therefore appeal to you to give this matter your serious consideration. It would be a thousand pities if the scheme should be hindered for want of funds. Societies should remember that they can enjoy the benefits, as it is for the movement, not simply the locality. How long have some of the leading spirits of our great movement been sighing for a co-operative centre—a kind of college? Shall it be said now we have such a centre we cannot make the best use of it for the reasons stated? Nay, we refuse to believe such an idea to be possible, otherwise the great spirit of our Neale and Holyoake is dead.

In conclusion, may we urge the apostolic injunctions upon every true educationalist to gird on the "whole armour" and forget the achievements of yesterday in the promise of to-morrow. It is a privilege to help to dispel ignorance and replace it with the light of truth. Experience has taught us the more we spread the light of the true co-operative principles the greater are the blessings brought into the social and economic conditions of the people. Where grants are attacked let all become determined to leave no stone unturned to take away that reproach, and, where we have funds placed at our disposal, let us administer them so that they bear the best possible results. This policy will mean thought and the sacrifice of time, but the end till justify the means and gain us the respect even of those who are opposed to us. Let our young men and women see visions and dream dreams.

W. NIELD, President.
J. E. CONNOR, Secretary.

# (5) SCOTTISH SECTION.

At the first meeting of the Sectional Board, held in Glasgow, 9th June, 1911, the following among other appointments were made for the Congress year:—

Chairman: Mr. J. Allan. Treasurer: Mr. J. Patterson.

Sectional Executive Committee....Messrs. J. Allan, J. Deans (secretary), J. Lucas, D. McCulloch, A. Purdie, and J. M. Wilkie.

Representatives to the United Board. Messrs. J. Deans and J. Patterson.

Representatives to Joint Board of Arbitration, consisting of Representatives from the Sectional Board and the Parliamentary Committee of the Scottish Trades Union Congress:

Messrs. J. Allan, G. Bisset, J. Deans, and J. Lochhead.

Representatives to the Executive Committee of the Scottish Central Committee on Education .... Messrs. J. Allan, J. Deans, and G. Wilson.

The Sectional Board has held during the Congress year ten meetings, the attendance of members being as follows:—

Absent.	Pr	esent.
James Allan 1		9
George Bisset 0		10
James Deans 0		10
James Lochhead 0		10
James Lucas 1		9
Duncan McCulloch 0	٠.	10
John Patterson 1		9
Andrew Purdie 0		10
George Wilson 0		10
James M. Wilkie 1		9

In addition to the ten meetings held by the Sectional Board, the executive committee has held numerous meetings during the year, at each of which a summary of the correspondence received by the secretary from co-operative societies, conference associations, and other co-operative organisations and individual co-operators (and the replies) have been submitted, and the contents dealt with. The committee has also had under consideration many matters of vital importance to the extension and organisation of co-operation in Scotland. A special feature of the work of the executive committee during the past year has been the large number of applications from societies and other organisations for legal advice. The House Letting, Shops Hours, and Insurance Acts, all of which affect the interests of co-operative societies, and upon which many societies required advice, have been dealt with by the committee and the solicitor to the section.

THE TWELFTH ANNUAL SCOTTISH NATIONAL CONFERENCE

was held in the City of Perth on Saturday, 29th April, 1911. Mr. James Allan (chairman to the Sectional Board) presided, and there was a large attendance of representatives from societies and other organisations from all parts of Scotland. Lord Provost McNab, of Perth, was present at the opening of the proceedings, and, in a very appropriate address, welcomed the delegates to the "Fair City." The principal business of the conference consisted in the consideration of the annual report and balance sheet of the Scottish Section, the annual reports, balance sheets, and statistical statements of the ten district conferences associations, the Scottish Co-operative Women's Guild, and the Scottish Central Committee on Education. In addition to the consideration of these, the question of overlapping by societies in Scotland was discussed, and a resolution passed, viz.:—

That this conference views with serious concern the extent which overlapping and competition have attained among co-operative societies in nearly every district of Scotland, deplores the spirit of bitterness and friction which has developed among members of co-operative societies in congested districts, and condemns the action of the committees of several of the offending societies in refusing to receive joint deputations of representatives from the Sectional Board and the district conference committees with the object of coming to an amicable agreement in connection with the matter in dispute; and remits it to the Sectional Board to confer and co-operate with the district conference committees in taking such action as they may deem advisable to modify the evils of overlapping and competition, and to report to the next conference.

An able and very instructive paper was read by Mr. A. S. Huggan (Scottish Co-operative Wholesale Society), subject: "The Rise of the Multiple Shop, its Methods, and its Effect upon Retail and Wholesale Co-operation, and what Co-operation should do to meet its Competition," which caused an animated and interesting discussion. It was agreed that the next meeting of the Annual Conference, in 1912, be held in Glasgow.

INTERNATIONAL CO-OPERATIVE CONGRESS, AND OTHER MEETINGS.

At the request of the sub-committee of the International Co-operative Alliance, the Sectional Board has succeeded in organising a large and representative committee to make suitable arrangements for the reception and entertaiment of the delegates attending the Ninth Congress of the International Co-operative Alliance, to take place in Glasgow either at the end of August or beginning of September, 1913. An appeal for subscriptions to the reception fund has been issued to all co-operative societies and other co-operative organisations within the United Kingdom; the sum asked is £1,500, and it is hoped that the response will be prompt and liberal.

Other important meetings to take place in Scotland in 1913 are the annual meeting of the British Co-operative Congress (which will probably be held in the City of Aberdeen in the month of May), and the celebration of the coming of age of the Scotlish Co-operative Women's Guild.

### CONGESTION AND OVERLAPPING.

The Sectional Board deeply regret having to report that, after a prolonged and persistent effort either to remedy entirely or modify the congestion and overlapping existing in the city of Glasgow by the amalgamation of the retail distributive societies into one society, the effort has had to be abandoned; the societies being of opinion that the time for the carrying through of such a large and drastic scheme was not yet ripe. The Sectional Board made an effort to carry through a less ambitious scheme by the amalgamation of three of the societies, but that also had to be departed from. A further attempt was made to modify the competition and overlapping to some extent by the amalgamation of two societies, but it had also to be abandoned, and, so far as the amalgamation of the societies in Glasgow is concerned, the position remains unchanged.

During the year the Sectional Board, in co-operation with the committees of the conference associations in Scotland, has made a persistent effort to carry out the spirit and terms of the resolution re Congestion and Overlapping passed at the National Conference held at Perth. Joint meetings of nearly all the groups of societies in the various conference districts (which were compiled by the conference committees, and which appeared in the appendix of the report of the Sectional Board to the National Conference at Perth) have been held with representatives from the Sectional Board and the district conference committees, to discuss the position of matters in the localities with a view to modification or remedy, and while the Sectional Board is unable to report any definite result, it is satisfactory to be able to report that in quite a number of the districts schemes for the amalgamation of the groups have been prepared and submitted, and negotiations are still proceeding.

The Sectional Board, with the co-operation of the conference committees, has also been engaged in efforts outwith the groups referred to, where competition and overlapping exist in a very acute form; but regrets that in most cases no progress can be reported, although, in one or two instances, negotiations are still proceeding.

The Sectional Board regrets to report that the evil of congestion and consequent overlapping by societies in Scotland seems to be constantly spreading and becoming more acute, and it appears to be imperative that prompt and decisive action must be taken to check its progress and modify its present influence. Overlapping is alien to the principle and spirit of co-operation: it reduces its economic advantages and weakens its power to resist the encroachments of syndicates and Trusts with which it will soon have seriously to contend.

#### AMALGAMATION.

It is satisfactory to be able to report that the consolidation of the movement in congested districts by the uniting of the societies, either by amalgamation or taking over the engagements of societies, is still making steady if slow progress. During the year the engagements of the Norton Park Society (Edinburgh) have been taken over by the St. Cuthbert's Co-operative Association (Edinburgh), thus making the city of Edinburgh solid in one society, where a few years ago there were four societies. The engagements of the Edenvale Co-operative Society. Springfield, have been taken over by the Cupar and District Society, thus giving a fresh impetus to co-operative trading in the district. The Galashiels Coal Society has become united with the Galashiels United Society, thus making Galashiels also solid in one society, where a few years ago there were three Uphall Society has been amalgamated with West Calder Society, thereby adding greater strength to co-operative trading in the locality. Negotiations for amalgamation of societies are also in progress in several other districts with fair prospects of success. It is encouraging to note that in every case where societies have been united (either by taking over the engagements or by amalgamation) the results have been of a most satisfactory description.

#### SPECIAL SECTIONAL CONFERENCES.

The section, in conjunction with the Scottish Central Committee on Education, convened during the year two special sectional conferences, consisting of representatives from co-operative societies, education committees, conference associations, the executive council of the Scottish Co-operative Women's Guild, and other co-operative organisations.

The first conference was held in the Clarence Street Hall, Glasgow, on Saturday, 4th November, 1911, at which there was a very large attendance, nearly four hundred delegates, representing all parts of Scotland, being present. Mr. James Allan (chairman of the Sectional Board) occupied the chair, and the subject of discussion was "The Future Development of Production by the Scottish Co-operative Wholesale Society," introduced in a paper by Mr. James Deans. A very animated and interesting discussion followed, and it was agreed that the conference associations in Scotland be requested to arrange to have the paper discussed at one of their quarterly meetings.

The second conference was held in the Oddfellows' Hall, Forest Road, Edinburgh, on Saturday, 27th January, 1912, at which there was also a very large attendance, three hundred and fifty delegates being present. Mr. James Allan (chairman of the Sectional Board) presided, and the subject for discussion was

"Shall the Co-operative Movement form an Approved Society under the National Insurance Act," introduced in an able paper by Mr. Thomas Tweddell (director of the English Co-operative Wholesale Society). A lengthy and interesting discussion ensued, and it was resolved that the directors of the Scottish Co-operative Wholesale Society be recommended to put the subject upon the agenda of business for their quarterly meeting, to take place on Saturday, 9th March, 1912; and that it be remitted to the Scottish Central Committee on Education to consider the whole question of the formation of an approved society under the Insurance Act in Scotland.

The Sectional Board is pleased to report that the papers prepared by Messrs. Huggan and Deans have been read and discussed at many of the conference and other meetings in Scotland, and several conference meetings in England. Mr. Tweddell's paper is also in good demand for conference and societies' meetings in England and Scotland.

The Sectional Board is endeavouring to arrange a third conference to discuss the subject of "The Small Landholders' (Scotland) Act, and its relation to the Co-operative Movement." It is also proposed to arrange a meeting of Orientals attending the University and other educational institutions in Glasgow to discuss the question of the application of co-operation to the development of agriculture and other industries in their different countries, and to arouse an interest among them in the forthcoming Congress of the International Alliance in 1913.

### MEMBERSHIP OF THE UNION.

Many of the smaller societies have persistently refused in the past to become members of the Co-operative Union, mainly on account of the inequality of the rate of subscription. This difficulty has now been removed, and the rate of subscription has been fixed on a uniform basis of 1½d. per member per annum for all societies. A circular has been issued by the Sectional Board to the societies in Scotland not members of the Union pointing out the change in the rate of subscription to the Union, and pressing upon them to reconsider their position and agree to become members of the Union, thus allying themselves with their fellow-co-operators, and thereby strengthening the movement and enabling it to present a solid front to all who may seek to oppose its progress.

# SCOTTISH NATIONAL CO-OPERATIVE DEFENCE ASSOCIATION.

Arising out of a paper read by Mr. Huggan (Scottish Co-operative Wholesale Society) at the National Conference at Perth, on "The Multiple Shop," and, in accordance with resolution passed at the annual meeting of the above association, the committee issued a circular to all co-operative societies in Scotland with a form to be filled up and returned to the secretary stating the number and the different variety of multiple shops within their respective areas, and the influence (if any) of their trading upon the business of the societies. A large number of replies were received, containing information of a valuable nature, a full statement of which will be given in the report of the committee to be submitted to the annual meeting of the Defence Association in May.

In accordance with resolution passed at the annual meeting, the committee pressed forward the action raised by Mr. Deans (secretary to the Defence Association) in the Court of Session against the publishers of Town Talk Ltd., Kilmarnock, in connection with libelious article published in Town Talk in October, 1910. The action was entirely successful, the printer apologising and paying a sum of money towards the expenses of the case. Decree was granted by the court against Town Talk for the full amount of damages, £500, which has not been paid for, but the circulation of the paper has now ceased.

The committee has kept in close touch with the by-elections which have recently been taking place in Scotland, especially in Glasgow, interviewing candidates on matters affecting co-operation, and has reason to be satisfied with the result. The committee took an active part in the municipal election in Scotland in November last, with very encouraging results: for the first time an openly-avowed co-operator and labour candidate has been returned to the Glasgow Town Council, in the person of Mr. A. M. Welsh, treasurer to the Defence Association; and we have no doubt he will acquit himself in the council chamber in a manner which will reflect credit on himself, the co-operative movement, and the class to which he belongs.

The committee has also formed a bye-law which will be submitted to the Town Council on an early date, providing that all the markets erected and controlled by the Corporation of Glasgow be open to all bona-fide bidders. The committee have pleasure in reporting that the manner in which the societies are becoming members of the association and subscribing to its funds, puts the association in a position to be able to cope satisfactorily with any emergency that may arise.

#### CO-OPERATIVE HOMES ASSOCIATION.

The Homes at Abbotsview and Seamill have been well supported during the past year, the number of inmates being, if not in excess, at least equal to those of the previous year, and contributions from the societies to the maintenance fund showing that the Homes are not only retaining but increasing their hold upon the societies, a position which they well deserve. In the beginning of the year a very handsome pavilion was erected for the women patients, and was beautifully furnished by the Scottish Co-operative Women's Guild. The erection of this pavilion renders the home at West Kilbride probably as complete as any home of a similar nature in the United Kingdom. We understand that a proposal is under consideration to erect a home for mothers and children, the site for which, we believe, has not yet been fixed. This proposal is re:eiving very considerable support from the societies celebrating their Jubilees, who have given liberal donations towards the object.

#### THE SCOTTISH CO-OPERATIVE VETERANS' ASSOCIATION.

This association continues to do good work, notwithstanding the Old Age Pension Scheme, and is giving very timely and much-valued support to veterans of the co-operative movement who have not reached the age to entitle them to Old Age Pension. This association is well worthy of the support of co-operative societies.

#### SCOTTISH CO-OPERATIVE HOLIDAYS ASSOCIATION.

This association had a fairly successful camping season at Rothesay during last summer, and we understand they have bought the ground at Canada Hill, and are now appealing to the societies for share capital with the view of financing the venture. It is to be hoped that the societies will give a prompt and liberal response.

The Sectional Board is gratified to be able to report that, notwithstanding the serious labour unrest which, during the past year, has so disturbed the industry of the country, the trade of co-operative societies in Scotland in general has been very good, the total trade for the year showing a very substantial and satisfactory increase.

James Allan, Chairman. James Deans, Secretary.

# SCOTTISH CENTRAL COMMITTEE ON EDUCATION.

#### Executive Committee.

Mr. James Allan (chairman), Glasgow. | Mr. A. Young, Edinburgh.

- ,, Jas. Deans (secretary), Kilmarnock.
- George Wilson (treasurer), Bannockburn.
- George Bisset, Aberdeen.
- James Lochhead, Edinburgh.
- James Lucas, Shettleston.
- Duncan McCulloch, Glasgow.
- John Patterson, Burntisland.
- Andrew Purdie, Edinburgh.
- James Wilkie, Langbank.
- William Allan, Perth.
- A. B. Weir, Barrhead

Mrs. M'Fie, Newlands.

" Slater, Partick.

Mr. W. Anderson, Kilbirnie.

- ., J. Anderson, Galashiels.
- " J. Kelly, Hamilton.

- " J. Liddell, Falkirk.
- ., J. Patterson, Burntisland.
- W. Mason, Dalmuir.
- .. G. Pinkerton, Barrhead.
- W. M'Isaac, Tillicoultry.
- .. G. J. Matthews, Perth.
- ., A. Macdonald, Coatbridge.
- ., G. Young, Darvel.
- J. Bardner, Dunfermline.
- T. Rennie, Falkirk.
- W. Johnston, Glasgow.
- J. B. Calder, Kelty.
- ., J. Lindsay, Leith.
- " R. Ritchie, Kilbarchan.
- .. R. J. Robertson, Perth.
- T. Sterling, Selkirk.

The second half-yearly meeting of the Scottish Central Committee on Education was held in the offices of the Scottish Section, 11th March, 1911.

A series of proposed amendments, prepared by the Executive Committee, on the constitution, with the view of bringing the work of the committee into more harmonious action, were submitted, and, after very careful consideration, it was agreed that they be submitted to the annual meeting of the representatives from the subscribing societies to the fund, to take place on 6th May. It was also agreed that, with the object of the amendments being properly carried into operation, the present Central Committee remain in office until February, 1912. This constituted the Central Committee appointed in 1910 the Central Committee for 1911, and it was agreed that this recommendation be submitted to the annual meeting on 6th May, 1911.

The annual meeting of representatives from the subscribing bodies was held in the offices of the Scottish Section on 6th May, 1911. There was a very large attendance of representatives from the various subscribing bodies, and also the members of the Central Committee. Mr. James Allan (chairman to the committee) occupied the chair. The annual report and balance sheet for the year 1910 were submitted, and, after a number of questions had been answered, were adopted. The series of amendments prepared by the Executive Committee, and accepted by the second half-yearly meeting, were submitted, and, after considerable discussion, were adopted. The reconmendation of the second half-yearly meeting of the Central Committee for 1910, "that, with the view of the proposed amendments being put into practical operation, the Central Committee for 1910 be constituted the Central Committee for 1911," was agreed to, the following vacancies being filled up:—Mr. William Johnston (Kinning Park) was appointed on the Executive Committee in place of Mr. Thomas Coventry (resigned), and Mr. Ritchie (Kilbarchan) was appointed on the Central Committee in room of the representative from the Paisley Provident Society, who had withdrawn.

A circular appealing to education committees, conference associations, the executive of the Scottish Co-operative Women's Guild, and co-operative societies with no education committees, was issued immediately thereafter for subscriptions to the Central Education Fund; and a second appeal to societies that had not subscribed was issued, the result of which appears on the balance sheet attached to this report.

During the year the Executive Committee held eleven meetings, and the Sub-Executive Committee also held eleven meetings.

As in the previous year, the committee compiled a list of names and addresses of co-operators who were willing to address public and social meetings, and deliver lectures, stating their subjects and terms. In this list was also included the names and addresses of the students who had attended the speakers' classes in Edinburgh and Glasgow during the year, and who were willing to go out and deliver lectures. This list was issued to co-operative societies, conference associations, and education committees in Scotland, and, from the reports to hand, it has served a very useful purpose.

Two meetings of the Executive Committee, in addition to those referred to above, were held on 1st and 29th July, with representatives from the district auxiliary committees appointed up to date, for the purpose of formulating a scheme of educational work for the ensuing autumn and winterdistrict auxiliary committees having been formed in all the conference districts but two-namely, the East of Scotland and Glasgow and Suburbs. At these meetings a programme of classes for the training of employés in "Management" and "Book-keeping" was arranged; and it was also agreed, if possible, to arrange a course of popular lectures to be delivered in various parts of the country, subjects to be illustrated with limelight views; and that leaflets and other suitable literature be prepared, if possible, for circulation. After considerable efforts and arrangements, the ultimate result has been that three classes were instituted for the training of employés in "Management"one each in Glasgow, Hamilton, and Dunfermline; classes for the teaching of "Book-keeping"-one in Hawick, two in Falkirk, and one in Alloa; and a Speaker's Class in Dunfermline. Lectures were delivered by Miss MacMillan in Paisley, Kilmarnock, Dunfermline, Motherwell, and Alloa, under the auspices of the committee, the subject of the lecture in each case being "Higher Education and Democracy." The attendance at the lectures generally was fairly good, and the lectures gave the utmost satisfaction.

A lecture was also delivered by the Rev. Charles A. Hall (Paisley) in

Kilbirnie, and three lectures were delivered in the North of Scotland, illustrated by limelight views, by Mr. Wright, propaganda agent to the Scottish Co-operative Wholesale Society; two lectures were also delivered by Mr. Andrew Young at Denny and Grangemouth—all of which passed off successfully.

A very large number of applications were made by the various auxiliary committees for additional lectures, but, on account of the small fund at their disposal, the committee had reluctantly to confine the lectures as above.

The committee co-operated with the Scottish Sectional Board in organising two special sectional conferences of representatives from co-operative societies and other co-operative bodies in Scotland. The first was held in Glasgow, on Saturday, 4th November, at which Mr. J. Deans, secretary to this committee, read a paper on "The Future Development of Co-operative Production by the Scottish Co-operative Wholesale Society Limited." There was a very large attendance, nearly 400 delegates being present, and a very animated and interesting discussion took place. It was agreed that copies of the paper be forwarded to the ten conference associations in Scotland, with the request that it be discussed at one of their quarterly meetings. 5,000 copies of the paper were printed.

The second special sectional conference took place in Edinburgh on Saturday, 27th January, at which Mr. T. Tweddell, director of the English Co-operative Wholesale Society, read a paper, subject: "Shall the Co-operative Movement form an Approved Society under the National Insurance Act?"

The Executive Committee have had frequently under consideration the preparing of suitable pamphlets and leaflets for circulation at public and social meetings held in connection with the co-operative movement. On becoming aware that there was a considerable stock of leaflets and pamphlets, prepared by the late Scottish Educational Committees' Association, at the Printing Department at Shieldhall, copies of these were secured, and it was found that the subjects were very appropriate, and that, with some revision bringing them up to date, they would probably be as effective as any that might be prepared meantime. These leaflets and pamphlets are presently being offered to educational committees and others for circulation at public meetings, and by another winter they will be revised and brought up to date, and probably a number of additional pamphlets and leaflets added.

The committee, however, desire to point out that the special papers prepared under the auspices of the committee since its inception, in co-operation with the Scottish Section—by Mr. John Clark, "The Lines upon which Co-operation in Scotland will be developed in the Future"; Mr. Stanley H. Turner, M.A., "Some Aspects of Trade and Commerce of Interest to Co-operative Managers and Employés"; Mr. George Bisset, "The Reform of the Poor Law" and "The Duties and Responsibilities of Members of Committees of Co-operative Societies"; Mr. A. Young, "The Influence of Co-operation in the Reorganisation of our Industrial System"; Mr. T. Coventry, "Scottish

Co-operative Education: National and Local"; Mr. J. Deans, "The Future Development of Co-operative Production by the Scottish Co-operative Wholesale Society"; and Mr. T. Tweddell, "Should the Co-operative Movement form an Approved Society under the National Insurance Act?"—are a collection of fresh literature which cannot fail to exercise its influence upon both the present and the future of co-operative development in all its phases.

The following is the financial statement for the year 1911:-

Receipts. £	S	d.	
			Day As
To Balance from last Report259	5	5	By At
" Ayrshire Conference District 19	10	0	,, Co
, Border Counties Conference			**
" Border Counties Conference			11 To-
District 6	0	0	,, Pı
" Central District Conference			
Association 27	3	0	Fe
	0	U	
,, East of Scotland Conference			,, Fε
Association 10	0	0	,, Ac
Balleigle and District Conference			" TT
	_		
Association 15	0	0	,, G1
,, Fife and Kinross District Confer-			
ence Association 16	10	0	G1
	10	U	
,, Glasgow and Suburbs Conference			,, Pr
District 17	- 5	0	,, St
Danth Flaufon and Abandoon Con			,,
,, Perth, Forfar, and Aberdeen Con-	_	_	
ference District	0	0	,, St
Danfuswahing Confessors District 10	0	0	
CALLED TYPE A SETTIST AND SOLUTION	•	0	D.
"Stirling, West of Fife, and Clack-	_		,, De
mannan Conference District 18	0	0	
Federated Societies-			., Re
			73.
Scottish Co-operative Whole			,, Re
sale Society100	0	0	
United Co-operative Baking			R
		0	
Society 13	3	0	,, Re
Paisley Manufacturing Society 5	0	0	,, Re
Scottish Co-operator Newspaper			
	0	0	D.
Society 3	0	0	,. R
Scottish Co-operative Laundry			
Association3	0	0	Re
	0	0	
Drapery and Furnishing		- 1	,, Re
Society 3	0	0	
Scottish Co-operative Women's			,, Po
	0	0	,,
Guild 3	0	U	
" Half Expenses Edinburgh Con-			
ference from Section 9	4	0	Ca
17 CA 2 A 332 - L L L L	- 1	0	,, 0
,, 17 Students, Edinburgh Speakers'			_
Class (1910-11) 4	- 5	0	Ca
O United City domina Hallyink Dools			1 "
,, 5 Extra Students, Faikirk Dook-	-	C	
keeping Class (1910-11) 0	7	6	
,, 54 Students' Fees, Falkirk Book-			
	15	0	1
	10	0	
,, 25 Students' Fees, Glasgow Centre			
(1911-12) 6	5	0	
	10	3	
,, and the state of the state o	-0		
	-		
£575	- 3	2	

	Expenditure.	£	s.	d.
$_{\mathrm{By}}$	Auditors	1	0	0
22	Committee's Travelling, Meetings Printing, Literature, and	49		8
22	" Meetings	34	10	0
22	Printing, Literature, and			
	Stationery	43	19	5
20	Fees to Lecturers and Expenses.	30	0	3
2.2	Fees to Teachers and Expenses	61	8	0
11	Advertising Lectures and Classes	4	10	0
22	Hall Rents and Caretakers	20	12	0
2.2	Gratuity to Caretaker, Section			
	Office	1	0	0
12	Gratuities to Typists	2	10	0
22	Providing Teas to Delegates	18	11	1
22	Subscription to International			
	Alliance	0	12	0
11	Subscription to Musical Associa-			
	tion	1	1	0
2.2	Delegate to Manchester Con-			
	ference		12	6
.,	Remitted to Ayrshire District	15	0	0
11	Remitted to Border Counties			
	District	5	0	0
12	Remitted to Central District	5	0	0
,,	Remitted to Falkirk District	13	10	0
22	Remitted to Fife and Kinross			
	District	11	14	4
, .	Remitted to Perth, Forfar, and			
	Aberdeen District	8	6	4
22	Remitted to Renfrewshire District	5	0	0
,99	Remitted to Stirling, West of Fife,	_		
	and Clackmannan District		14	3
11	Postages and Bank Commission	17	8	1
		361	14	11
37	Cash lodged in Scottish Co-op.		10	
	Wholesale Society Ltd	201	12	
99	Cash in Treasurer's hands	11	15	4

Audited— J. Hart. A. Norval.

£575 3 2

JAMES ALLAN, Chairman. JAMES DEANS, Secretary.

#### REPORTS OF THE DISTRICT ASSOCIATIONS.

#### No. 1.-AYRSHIRE.

# Executive Committee.

Bailie Flinn (president), Ardrossan. Mr. James Dunlop (treasurer), Galston.

- " Wm. Anderson (secretary), Kilbirnie.
- " William M. Scott (statistical secretary), Kilbirnie.

Mr. James Hopes (auditor), Dalmellington.

- " Hugh Stewart (auditor), Newmilns.
- " Thomas Imrie, Stevenston.
- " Samuel Clark, Kilmarnock.
- " John Cosgrove, Hurlford.
- " William Dawson, Irvine.

Your committee would again respectfully bring forward and submit for your consideration the annual report, balance sheet, and statistical statement for 1911, and with this another year has been completed in the life of our association. As year follows year, we are more and more made to feel that its value as a stimulating agency is needed as much to-day as it was when it was first instituted, and that no one can be brought into contact with its work without being the better for it. It was originated to promote co-operative principles, and assist in the development of the movement in the whole district. It has all along done a noble work in carrying out these ideas, and the year under review has been one in which much has been done that we hope will help to spread and consolidate our movements all over our large area.

Trade continues good in our district, as shown by the returns from societies, nearly all of them showing good progress on the year's transactions. While your committee feel proud to be able to record this pleasant state of affairs, they much regret to state that a few of the societies are not just in as satisfactory a condition as could be desired; but as special efforts are being made by us to strengthen their endeavours to promote their own success and prosperity, we are hopeful that in a short time they will be making progress and getting into line with the others.

In accordance with our custom for a number of years, we submit the usual comparison of this and the previous year in the four principal items of the statistical statement, and note with pleasure the evidence of increasing prosperity in the district.

	Members.	Capital.	Sales	Profits.
1911	. 28,530	£553,415	£986,326	£151,039
1910	. 27,524	522,862	950,856	146,458
Increase for 1911	. 1,006	£30,553	£35,470	£4,581

#### MEETINGS.

The four regular quarterly meetings have been held during the year, at all of which we have had splendid attendance of delegates, which is evidence that the efforts of your committee to bring matters of interest before these gatherings is appreciated.

The first or annual meeting was held at Newmilns on 25th March, under the auspices of Newmilns Society, and was attended by 139 delegates. annual report, balance sheet, and statistical statement were all adopted. report of the special committee, who had been appointed to consider Rule 5, was submitted. The delegates had been supplied with the recommendations in a printed circular; the report was accepted, and left over for three months before being disposed of. It was agreed to become members of the Co-operative Holiday Association, and that five £1 shares be taken in same. A. M. Welsh (Glasgow) read his paper on "Co-operative Defence." showed the reasons that existed for the institution of a Co-operative Defence Association, and paid a high tribute to the men who had fought a good fight in defence of co-operative principles in the past, and maintained that, as the opponents of the movement were still active in their endeavour to overthrow and put an end to its existence, societies all over required to unite and stand together in order that they might be able to resist the attacks of our opponents. The paper was well received and favourably commented upon, Mr. Welsh being warmly thanked for same.

The second meeting was held at Ayr on 24th June, under the auspices of the Kilmarnock Equitable Society, and was attended by 145 delegates. John Cosgrove (Hurlford), who had attended the Co-operative Congress at Bradford, gave a short report of same, and drew the delegates' attention to the new rules of the Co-operative Union which had been adopted. returned his thanks for the appointment. The report of the committee re Rule 5 was again taken up. The recommendations were moved and seconded, as was also the previous question. After some discussion a vote was taken, and resulted in 59 voting for the previous question and 56 for recommendations. The rules, therefore, remain as they were. Mr. Andrew Young, M.A. (Edinburgh), read his paper on "The Influence of Co-operation in the Reorganisation of our Industrial System." The paper gave an historical review of the evils that had been created through capitalism in the early centuries, and which continue in a greater or lesser degree all over. Co-operation had taught us that we are members one of another, and instead of seeking self only we looked for great things to follow as the result of international co-operation. A very animated and interesting discussion followed. Young was thanked for his able paper. The delegates, on leaving, were presented with a copy of the Kilmarnock Society's Jubilee History, which was much appreciated.

The third meeting was held at Catrine on the 23rd September, under the auspices of the Catrine Society, and was attended by 140 delegates. The Scottish National Co-operative Defence Association was unanimously granted affiliation with our association. £3 was granted to the funds of the Scottish Central Committee on Education, and £1. 1s. to the Scottish National Co-operative Defence Association. It was agreed to increase our holding in the Scottish Co-operative Holiday Association to £10, being an increase of five £1 shares. Mr. William Wright (propaganda agent, Scottish Co-operative

Wholesale Society) read a paper on "Co-operation and the Production of Food Stuffs." He maintained that in going back to the land and producing our own food stuffs lay the salvation of both the unemployed and the land. Over two million pounds worth of food was imported into our country every year that we were quite able to raise for ourselves. He submitted a great many figures, showing the great difference in yield of land treated in an up-to-date method compared with the old method. What was being done by some societies in producing food stuffs might well be followed by all with great success. A full and free discussion followed the reading of an instructive paper. Mr. Wright was warmly thanked at the close.

The fourth meeting was held at Paisley, under the auspices of the Paisley Co-operative Manufacturing Society, on 23rd December, and was attended by Before the meeting the delegates were shown over the works, which were seen in operation and much enjoyed. £1. 1s. was granted to the Scottish Council for Women's Trades, £1 to the Scottish Co-operative Musical Association, and £1 to the fund being raised to celebrate the coming-of-age of the Scottish Co-operative Women's Guild. Mr. John Paton (secretary of the P.C.M.S.) read his paper, entitled "A Few Comments on the Movement and its Workings." The paper showed the great amount of ground that was still untouched by co-operation, as out of every £1 worth of goods produced in Scotland in the course of the year only 31 farthings worth of it came from the Scottish Co-operative Wholesale Society; the retail side was also needing attention, only some 50 per cent of the present members' spending power was going through co-operative channels. He strongly counselled committees to look well after present members. Mr. Paton also dealt with misplaced committee-men, and showed some of the types that were selected. He emphasised the great need for discrimination in selecting men for our committees of management. A spirited discussion followed, and Mr. Paton received the thanks of the meeting for his interesting paper.

#### EDUCATIONAL.

Two special meetings have been held under the auspices of the Scottish Central Committee on Education and the Ayrshire District Committee, and by these the great importance of the educational side of the movement has been placed before the delegates by papers prepared and read by Mr. T. Coventry (Glasgow) and Bailie Flinn (president of the District Committee). The result of these meetings was that a greater interest has been taken in co-operative education, and some of the societies have seen their way to become members of the Central Committee, and thus work unitedly for the common end. Two lectures were also given by prominent lecturers—in Kilmarnock, by Miss Margaret MacMillan (London), and in Kilbirnie, by Rev. Mr. Hall (Paisley).

# OTHER WORK.

During the year your committee have had to deal with overlapping complaints from many districts, and, along with the Scottish Section, a great number of joint meetings have been held. In some cases an amicable arrangement has been come to, but, in others, the state of matters continue as they were. We are hopeful that as the true principles of co-operation spread amongst the members of our societies they will produce better things and lead to the amalgamation of societies, and thus consolidate our movement and prevent friction.

Your committee have also been busily engaged with propaganda work all over our wide district, and the results have been good. Where help and advice was needed it has been readily given, and at all times your committee have done their best to help societies to recover themselves. We trust, therefore, that societies will feel that the Executive is always willing to give timely assistance and advice if they only apply for same.

During the year another of our societies celebrated its jubilee, namely, Galston. The auspicious occasion was marked by handing over an ambulance waggon, &c., to the Town Council for the use of the district. We congratulate the society, and trust that great as its progress has been in the past that in the future it will still be greater.

We have again to express our thanks to those societies that have invited us to meet under their auspices, and which provided hospitality to all who attended our meetings. We also tender our thanks to the Kilmarnock Society for placing the educational committee-room at our service for our committee meetings.

The following is the financial statement for the year 1911:-

			Receipts.		. d.	i	Expenditure.	£	s.	d.
T	o Cash	from	Ardrossan	8 16	5 2	By	Quarterly Meeting at-			
,	, ,	2.2	Auchinleck	2 19	2		Newmilns	12	6	31
,		12	Beith	2 19	10		Ayr	13	4	11
,		22	Crosshouse	2 19	5		Catrine		16	9
,		,	Catrine	2 12	10		Paisley	18	18	4
,		99	Co-operative News-			١.,	Committee Meetings		13	2
		,,	paper Society Ltd.	0 10	6		Special Committee Meetings re			
,		,,	Darvel	3 16		, "	Hours, Wages, and Rules	3	1	6
,		) ) ) 1	Dalmellington	1 10			Attending other Conferences		8	3
		71 11	Dalry	1 18	10	1 "	Visiting Societies-Propaganda	5	8	7
			Dreghorn	2 14		"	Convalescent Homes Association	ĭ	3	ó
1		9.7	Dumfries	8 8		"	Central Committee on Education	3	ő	ő
		91	Fergushill	0 19		"	Defence Association	1	1	ă
		1 2	Glenbuck	0 10		27	Scottish Council for Women's	-	•	U
		7 9	Galston	4 9		,,,	Trades	1	1	0
		27	Hurlford	3 10		í	Printing Account		14	6
		91	Irvine	2 15		22	President's Salary	ĭ	0	ő
		**	Insurance Society	1 (		72	Secretary's	4	0	ő
		9.7	Kilbirnie	6 8		99	Statistical Secretary's Salary	1	ŏ	ő
		94	Kilmarnock			71	Treasurer's Salary	2	0	0
		7 7	Kilwinning	3 5		> 2	Delegate to Congress		15	1
,		21	Kirkconnel	0 8		12	Auditing Books		10	6
1		71	Muirkirk	2 1		31	Scottish Women's Guild (Coming-	U	IO	U
1		7 9	Maybole	2 18		12		1	0	0
	• :	37	Mauchline	2 9			of-age)	1	8	
1	9 1	9 9	New Cumnock			71		2		7
		9 9	Newmilns	2 1 4 11		9.2	Statistical Secretary's Postage	0	8	8 10
1	,	**				23	Treasurer's Postage	U		
	,	7 7	Patna	1 8	3 10	22	Janitor	0	5	0
2	2 1	,,	Paisley M'nufacturing	0.30		9.9	Bank Charges		12	2
			Society	0 10		17	Co-operative Musical Association	1	0	0
1	3 1	9 9	Stevenston	4 (	6	11	Holiday Camp Association, Shares		0	0
,	9 1	9 9	Scottish Wholesale			11	Cash in Bank		14	9
			Society	5 (	0	11	Cash in hand	11	7	31
		0	annial formand	110 0	0		Camiad formand 1	EA	0	0
		U	arried forward	119 8	9		Carried forward1	04	3	2

	£	s.	d. 1
Brought forward	119	9	9
To Cash from Scottish Lanndry			•
Association	0	10	0
Scottish Section	3	0	Õ
Scottish Co-operator		10	ō
Scottish Women's			
Guild	0	2	6
Troop		10	ŏ
United Baking Society		0	ŏ
Wigtown and District		11	9
Scottish Co-operative	U	11	9
National Defence			Ī
	0	10	
Association		10	0
,, Insurance Soc. (Advts.)	U	10	0
,, PaisleyManufacturing		_	
Society (Adverts.).	1	0	0
,, ,, Scottish Co-operator			.
(Advertisements)	0	10	0
", United Baking Society			
(Advertisements)	5	5	0
" Interest	1	5	6
, Balance at 31st December, 1910	15	8	8
_			
£1	154	3	2

Brought forward......154 3 2

Audited— Hugh Stewart. James Hopes.

£154 3 2

WILLIAM ANDERSON, Secretary.

## No. 2.-Border Counties.

# Executive Committee.

Mr. James Harvey (president), Hawick. ,, Wm. Christison (treasurer), Walker-

burn.

" Neil O'Hara (secretary), Galashiels.

Mr. James Harvey (president), Hawick. | Mr. David Fisher (auditor), Selkirk.

- " James Dodds, Selkirk.
- " George Fisher, Innerleithen.
- " William Aitchison, Jedburgh.

Your committee have the honour of submitting for your consideration the report, balance sheet, and statistical returns for another year. The following statement indicates the position of the movement in this district:—

	Members.	Capital.	Sales.		Profit.	Reserve Fund.
1911	10,238	 166,710	 407,646		73,224	 .13,983
1910	10,229	 162,790	 401,773	• •	65,616	 14,445
Increase.	9	 3,920	 5,873		7,608	 462

## AMALGAMATION.

The question of the competition of societies, which violates the root principle of co-operation, has received our earnest attention. In 1898 we held a meeting in the Victoria Hall, Selkirk, which was well attended, and was addressed by Mr. James Deans and Mr. Henry Murphy, and a resolution was adopted in favour of amalgamation.

In 1899 a meeting was held in the Town Hall, Galashiels, at which Mr. James Deans delivered an able address to a large audience, and a resolution was carried adopting the principle of amalgamation.

During the intervening years we have never relaxed our efforts on behalf

of co-operative unity. It is, therefore, with great pleasure that we congratulate the Galashiels United Society with having amalgamated with the Galashiels Coal Society during the present year. All our societies are now brought into harmony with the great principle of co-operative brotherhood, which we urge upon them to extend and consolidate.

# THE CONVALESCENT HOMES ASSOCIATION.

These homes continue to extend their beneficent help to the everincreasing number of the co-operative family. During 1911, 4,359 persons have received the benefit of a fortnight's residence, from which they have derived immense blessings. Since their establishment at West Kilbride in 1896, and at Galashiels in 1906, the total admissions amount to 43,854. The directors have decided to appeal for funds to enable them to establish a home for mothers and children, and we feel certain that your response will be equal to the worthy object and the best traditions of Border co-operation, and thereby send a message of hope and encouragement to the mothers and children, on whose physical, intellectual, and moral fitness depends the future of the nation and the co-operative movement.

## DEPRECIATION AND RESERVE.

We again urge upon societies the necessity for making ample provision for depreciation and reserve. In addition to consolidating our financial position we must bear in mind that in our future struggle with the multiple shops the rents chargeable as interest on invested capital will form an important factor.

# SYNOPSIS OF MINUTES FOR 1911.

The annual meeting was held under the auspices of the Galashiels United Society, in their own hall, on the 18th March. Mr. James Harvey (president) presided, and 110 delegates were present.

Mr. John Ballantyne, president of the United Society, gave the delegates

a cordial welcome.

Mr. Neil O'Hara was re-elected secretary, and Mr. David Fisher was re-elected auditor. It was agreed to support Mr. James Harvey, of Hawick, for a seat on the Scottish Sectional Board. Mr. Alexander McGhee, Galashiels, was appointed to attend the Bradford Congress.

The annual report, balance sheet, and statistical returns were considered

and adopted.

Mr. John Ballantyne (Galashiels) read his paper on the subject of "Credit Trading," at the close of which an instructive discussion took place. Mr. Nesbit (Scottish Co-operative Wholesale Society) proposed a vote of thanks to Mr. Ballantyne for his able paper, which was seconded by Mr. Lochhead (Scottish Section), and heartily responded to.

On behalf of the Galashiels United Society, Mr. Matthew Laidlaw gave notice of the following amendment to Rule VI.:—"That the president, treasurer, and secretary shall be put upon the same terms as the three members of committee, viz., their term of office shall be limited to two consecutive years"

## EDUCATIONAL CONFERENCE.

A special conference, under the auspices of the Central Committee on Education, was held in the Co-operative Hall, Galashiels, on the 15th May. Mr. James Allan, president of the Central Educational Committee, presided. Forty-nine delegates were present.

Mr. Thomas Coventry (Glasgow) read his paper, subject: "Scottish Co-operative Education—National and Local," at the close of which a dis-

cussion took place and to which Mr. Coventry replied.

The following motion was proposed by Messrs. David Fisher and Neil O'Hara, and unanimously adopted, viz.:—"That this meeting agree to appoint a District Educational Committee, in accordance with the scheme submitted in Mr. Coventry's paper, and recommended by the Central Committee on Education." The appointment of the committee then took place, which consisted of—Messrs. James Stirling, David Fisher, and James Dodds, Selkirk; James Harvey and Richard Laidlaw, Hawick; John Ballantyne, Galashiels; and George Fisher, Innerleithen.

The second quarterly meeting was held under the auspices of the Scottish Co-operative Wholesale Society Limited, in the Union Hall, Selkirk, on 24th June, at 2-30 p.m. Mr. James Harvey (president) presided, and 92 delegates were present.

Mr. William Allan, director of the Scottish Co-operative Wholesale Society

Limited, gave the delegates a cordial welcome.

The Chairman made sympathetic reference to the death of Mr. John Arthur, director of the Scottish Co-operative Wholesale Society Limited, and Mr. Alexander Mallace, J.P., manager of St. Cuthbert's Co-operative Association, Edinburgh, and it was agreed to send letters of sympathy and condolence to the relatives of the deceased. The delegates, as a mark of respect and approval, standing in their places.

Mr. James Harvey was re-elected president. Mr. James Anderson, treasurer, did not offer himself for re-election. Mr. Anderson was thanked for his past services, and Messrs. William Christison (Walkerburn) and

Matthew Laidlaw (Galashiels) were nominated.

Mr. Matthew Laidlaw (Galashiels) then proposed the motion given notice of, viz.:—"That the term of office of the president, secretary, and treasurer shall be limited to two consecutive years." Mr. Keddie, Galashiels, seconded the motion, which, after considerable discussion, was delayed until next meeting to enable amendments to be considered.

Mr. Alexander McGhee gave an instructive report of the Bradford

Congress, and on the motion of the Chairman was heartily thanked.

Mr. William Allan, director of the Scottish Co-operative Society, read his paper, subject: "The present position of the Co-operative Movement; our opponents and how to meet them." Mr. Allan dealt with the subject in an able and comprehensive manner, and an interesting discussion followed. On the call of the Chairman, Mr. Allan received a hearty vote of thanks.

The third quarterly meeting was held in the Mission Hall, Jedburgh,

under the auspices of the Co-operative Insurance Society, on 16th September, at 2-30 p.m. Mr. James Harvey, president, occupied the chair, and 103 delegates were present.

Mr. Oliver, director of the Insurance Society, gave the delegates a cordial

welcome

Mr. W. Christison, Walkerburn, was elected treasurer. Mr. James Dodds, Selkirk, was re-elected a member of committee.

The notice of motion given by Galashiels United Society, viz.: "That the term of office of the president, secretary, and treasurer shall be limited to two consecutive years," was the next business, and it was agreed that no discussion take place on the subject. There voted for the motion, 35; and for the previous question, 30.

Mr. Currie (Selkirk) moved an amendment to the effect "That the secretary may be elected for five consecutive years, and societies may have two representatives on the committee at the same time, one of whom must be either president, secretary, or treasurer."

A second division was taken, when 30 voted for the Galashiels motion, and

12 for the Selkirk amendment.

The recommendation of the committee, that we urge the local members of Parliament to support an alteration in the Old-Age Pensions Act, to enable the pensions to commence at 65 instead of 70, was agreed to.

Mr. Burgess (Co-operative Insurance Society) then read his paper, subject: "Collective Life Assurance." A discussion followed, and Mr.

Burgess replied to all the points.

The fourth quarterly meeting was held under the auspices of the Hawick Society, in the Y.W.C.A. Hall, Hawick, on 16th December, at 3-30 p.m. Mr. Harvey (president) presided, and 140 delegates were present.

Mr. George Gass, manager of the Hawick Society, gave the delegates a

cordial welcome.

Messrs. George Fisher (Innerleithen) and William Aitchison (Jedburgh) were elected members of committee.

Mr. Neil O'Hara retired from the office of secretary, and did not offer himself for re-election, and Mr. George Goodbrand, Galashiels, was nominated as secretary.

A donation of £2. 2s. was granted to the fund to commemorate the coming of age of the Scottish Co-operative Women's Guild. It was agreed to become members of the Co-operative Convalescent Homes Association and £2. 3s. was granted for that purpose.

Mr. Richard Laidlaw (Hawick) read Mr. James Dean's paper, subject: "The Future Development of Co-operative Production by the Scottish Co-operative Wholesale Society Limited," upon which an animated and instructive discussion took place.

In conclusion, we beg to express our thanks to the societies under whose auspices we have met during the year, for the generous hospitality which they extended to all those who attended our meetings.

The following is the financia	l statement for the	year 1911:-
-------------------------------	---------------------	-------------

	Receipts.	£	S.	d.		Expenditure.	£	S.	d.
To Bala	nce from last year	4	4	4	Bv	Committee's Expenses	12	10	1.
Cont	ributions from Societies -				1,,	Delegates' & Travelling Expenses		11	4
	awick	8	11	3	1 ,,	Printing		11	i
G	alashiels United		14	5		Stamps and Stationery		18	î
G	alashiels Coal	ıî	0	ŏ	"	Delegates' Expenses to Bradford		10	
	lkirk	ô	7	8	71		5	7	6
		1	16	5		Congress	Ð		0
In	eebles	1	0	ő	11	Annual Subscription to Funds of			
777	nerleithen	1		0		the Central Committee on			
	alkerburn	1	0			Education	3	0	U
	elso		14	0	22	Subscription to Fund to com-			
	dburgh		10	6		memorate the Coming of age			
E	arlston		10	0		of the Scottish Co op. Women's			
	ottish Co-op. Wholesale Ltd.	5	0	0		Guild	2	2	0
	ottish Section Co-op. Union.	3	0	0	,,	Share in the Co-operative Con-			
Uı	nited Co-op. Baking Society	2	0	0		valescent Homes Association			
Co	o-operative Insurance Society	1	0	0		and annual subscription to			
Pa	isley Manufacturing Society	1	0	0		Maintenance Fund	2	3	0
Co	o-operative Newspaper Ltd	0	10	6		Commission on Cheques	0	2	3
	ottish Co-operator	0	10	O.	77	Secretary's Salary	3	0	0
	ottish Co-operative Women's				"	Balance in Bank	ĭ	4	Õ
	Guild	0	2	6	'''	Datance in Dank	-	•	U
Sc	ottish Co-operative National	•	-	•					
	Defence Association	٥	11	0					
A 2	ertisements—	v	11	U					
						Audited-			
	Cuthbert's Co-operative	0	0						
	Association Ltd	2	0	0		DAVID FISHER.			
	nited Co-op. Baking Society	2	0	0					
	isley Co-op. Manuf. Society	1	0	0					
	operative Insurance Society	1	0	0					
	terest from Bank	0	4	6					
Di	scount	0	2	3					
	-			1			-		
	. ±	46	9	4		#	246	9	4

NEIL O'HARA, Secretary.

# No. 3.—Central.

## Executive Committee.

Joseph Kaye (vice-president), Carluke.

Archibald McLean (treasurer), Coatbridge.

David R. Lockhart (auditor), Motherwell.

Mr. John Brown (president), Wishaw. Mr. John C. Kelly (secretary), Hamilton.

- " Maxwell Bryce (statistical secretary), Burnbank.
- " John Weir, Bellshill.
- " William Lamond, Blantyre.
- William Gallacher, Larkhall.
- " Archibald Muir, Motherwell.

Your committee have pleasure in presenting to you their annual report, balance sheet, and statistical statement for the past year.

	1910 1911	Members. 37,639 39,068	Capital. £736,424 769,380	Sales. £1,844,529 1,919,833	Profit. £291,914 316,075	Reserve Fund. £44,942 50,235
In	crease	1,429	£32,956	£75,304	£24,161	£5,293

Notwithstanding a year which will ever remain memorable in the annals of history, a year in which the war-drum was sounding and the war-dogs bounding over many parts of Europe, a year in which the awakening of democracy has shown its power in a manner unprecedented, when strikes were numerous and the very capitalistic press were urging the justice of the democratic demands lest a greater calamity might befall the great grabbers of the resources of labour and nature combined, and also the fine art tactics of the trusts, the syndicates, and the monopolies; the extraordinary increase in gold production, and the consequent decrease in its purchasing power, with the wages of labour remaining almost stationary. The facts herein recorded redound to the great credit and intelligent interest displayed by our members, and is another proof that co-operation contains more than mere trading, in short, it enlivens, it educates, it uplifts, and cements the bonds of fraternity in a manner that redounds to the good of all and the glory of democracy. We appeal to all to redouble their efforts in the interests of a cause so grand.

# MEETINGS OF DELEGATES.

During the year four quarterly conferences and two special conferences have been held. The attendances of delegates at all these meetings have been very good, surpassing all previous records. The papers submitted and discussed were of a very helpful and practical nature, and the discussion upon them has proven that past efforts have had their effect and that the new interests awakened will do much to stimulate many to a deeper interest in our movement and in matters educational, which will enable them to do more of their own thinking, and which we submit is a matter of primary importance to our movement, the individual, and the nation.

The first meeting was held under the auspices of the Hamilton United Baking Society, at which Mr. Henry McMaster (Glasgow) read a paper on the "Rights of our Women." The paper was very instructive and well received.

The second meeting was held under the auspices of the Scottish Co-operative Wholesale Society, at which Mr. James Munro (Leith) read a paper on "The Duties of the Scottish Co-operative Wholesale Society to the Retail Societies." This was also a very instructive paper.

The third meeting was held under the auspices of the Larkhall Victualling Society, at which A. S. Huggan, Esq. (Scottish Co-operative Wholesale Society) read a paper on "The Rise of the Multiple Shop System." This paper was a treat.

The fourth meeting was held under the auspices of the Coatbridge Society, at which Mr. William Wright (propagandist agent) read a paper entitled "Some Aspects of Co-operation." The paper was well received and very instructive.

## EDUCATION AND OVERLAPPING.

Educational matters and overlapping were well attended to during the year, and the results achieved were very fair, with brighter prospects for the future.

#### FUNDS.

As will be seen from the treasurer's statement, our funds are in a fair condition, with a balance on the right side. Needless to remind our patrons,

2 10

0 0 0

our esteemed treasurer is quite capable of looking after a far greater fund than our balance shows.

## CONCLUSION.

In conclusion, we again desire to sincerely thank all the societies that have entertained us during the past year; also all who gave of their time and talent by preparing and reading papers at our quarterly meetings, thereby adding to The large number of ladies and gentlemen who acted as our education. stewards at our meetings we also thank. We thank all for labours bestowed upon us; and in fullest measures we thank the directors of the Dalziel Society, Motherwell, who kindly allowed us the use of their boardroom for our committee and other meetings.

The following is the financial statement for the year 1911: -

0				•	
Receipts.	£	s.	d.	Expenditure. £	S.
To Balance from 1910		11			5 (
, Cash from—				,, Postage 4	2 1
Strathaven, 1910-11	1	14	7	" Committee and Travelling Ex-	A 1
Co-operative Union	3	0	ó	penses	7
Newmains and Cambusnethan	2	0	0	" Conference and Travelling Ex-	•
Scottish Co-op. Wholesale Soc.	5	0	0		0
		0	0	penses	
Dykehead and Shotts, 1911-12	6				0
Scottish Laundry Association	0	10	0	,, Congress 5 1	
Larkhall Victualling	3	2	6		0
Glenboig, 1910–11	1	3	6		0
Overcharge Account—Scottish					0
Co-op. Wholesale Society		19	0		1
Interest	1	3	4	" Musical Association 1	1
Blantyre	2	16	0	,, Convalescent Homes Association, 1	3
Co-operative Insurance	1	0	0	,, Auditor 0 1	10
Dalziel	10	0	0		0
Anchenheath	0	16	4	,, Statistical Secretary 2	0
Larkhall	2	12	6	" Secretary 3	Õ
Bellshill and Mossend	3	-8	9	"Treasurer 2	ŏ
Law	0		ő	" Cash in Bank 15	ŏ
Women's Guild	0		6	, Balance on hand 35	6
Moffatt Mills, 1911-12		15	0	,, Dalance on hand	U
	1		ő		
Hamilton Federated Baking					
Chapelhall ,, ,,	2	0	0		
Drapery and Furnishing	0		0		
Newarthill, 1910-11	1	5	0		
Scottish Co-operator	1	0	. 0		
Defence Association	0		0	· ·	
Glengowan	0	16	0		
Coatbridge	13	9	4	· ·	
Lanark	2	1	8		
Newmains Women's Guild	0	2	0	Audited-	
Hamilton Palace	2	15	0	DAVID R. LOCKHART.	
Wishaw	5	0	4		
Co-operative News	ő	10	6		
Larkhall Women's Guild	ŏ		ő		
Burnbank	2		2		
United Baking & Advertising			- 0		
Carluke			8		
	0		0		
Levenseat			0	*	
Windmill Hill Women's Guild		_			
Craigment		_			
Motherwell	. 0	2	0		
	101		-	0101	0
£	131	8	5.	£131	8

£131 8 5

J. C. KELLY, Secretary.

# No. 4.—East of Scotland.

# Executive Committee.

Mr. Andrew Young (president), St. | Mr. Edward Young, Leith Provident. Cuthbert's.

Thomas Telfer (sec.), Edinburgh.

William Scott (treasurer), St. Cuth-

,, George Gray, Norton Park. ,, A. Johnstone, Musselburgh.

,, Wm. Nimmo, Armadale.

Your committee at the close of another year have great pleasure in submitting for your consideration and approval the annual report, balance sheet, and statistical tables for 1911.

It gives us great pleasure to record a year of steady and consistent progress all along the line. In this year of industrial excitement the East of Scotland District has not been involved, and the growth and prosperity of the societies has steadily increased. With better trade employment throughout the country the societies have enjoyed greater prosperity.

The movement must go forward, and the conference fills a useful sphere in keeping the societies in close fellowship and in educating public opinion to keep pace with enlightened progress.

For comparison we give a table showing the four principal items of the returns, with their respective increases over the previous year :--

1	Members.	Sales.	Profit.	Capital.
1911	75,919	3,062,725	670,687	1,222,300
1910	74,633	3,023,584	647,993	1,170,687
Incrèase for 1911	1,286	£39,141	£22,694	£51,613

#### MEETINGS OF DELEGATES.

During the year four quarterly meetings have been held, at which papers were read and discussed, from which we trust good results will follow to the societies represented and the co-operative movement. Mr. Andrew Young (president of the association) presided at all the meetings with much acceptance.

The first meeting was held under the auspices of St. Cuthbert's Co-operative Association, and was attended by 224 delegates. Mr. William Scott, on behalf of St. Cuthbert's Association, extended a cordial welcome to the delegates.

The Chairman, in opening the meeting, stated this was the fortieth annual report issued by the conference, and gave an interesting statement of the growth and trade of the societies since the year 1895, when he was first elected chairman of the conference. He specially emphasised the need for societies paying more attention to the educational phase of the movement.

The annual report, statistical tables, and treasurer's statement were read

and approved.

Mr. Andrew Young was re-elected president; Mr. William Scott, treasurer; Messrs. Edward Young and A. Johnstone, members of committee; Messrs. Wm. Crawford and Wm. Colville, auditors; Mr. Jas. Martin appointed delegate to Congress

Mr. Andrew Young read a paper entitled "The Influence of Co-operation in the Re-organisation of our Industrial System." After a short discussion

further consideration was delayed till next meeting.

The second meeting was held at South Queensferry, 166 delegates being present. The chairman, in opening the meeting, said that Hillwood Society, under whose auspices the meeting was held, continued in a prosperous condition, and gave figures showing their increase in members and sales. referred to the amalgamation of Norton Park Society with St. Cuthbert's. Not long ago there were four societies, but soon there would be only one. Norton Park has produced many distinguished men, and it was to Norton Park they were indebted for the idea of the co-operative homes in the East. He was glad that Norton Park was going to form part of an existing society, and trusted the union would be beneficial to the movement in the district. A discussion took place on the paper read by Mr. Andrew Young at last meeting. . Mr. J. W. Stewart said the productive side was the hope of the future, but it was here that the difficulty of making profit was greatest, and for that reason it was impossible to start new industries. Mr. Fraser (St. Cuthbert's) contended that so long as co-operation stood for justice and equity it would do much to bring about industrial reorganisation. Mr. Young, replying, said it was ideals rather than facts which made for progress.

The executive were empowered to approach the Wholesale or other societies with a view to getting suitable halls erected in Edinburgh for the

co-operative movement.

The third meeting was held at Haddington, 170 delegates being present. Ex-Bailie Young welcomed them to the quaint old town. The president expressed our pleasure in visiting Haddington, and hoped the society would go forward and prosper. He spoke of the great loss St. Cuthbert's Society and the co-operative movement had sustained in the death of Mr. Alex. Mallace, manager of St. Cuthbert's Association. His had been a life of devotion spent for a society; he was a true and honest man, upright and straightforward in all his dealings, and of distinguished organising abilities. We all feel proud he belonged to the working classes. The delegates by upstanding expressed their sense of the loss the movement had sustained, and sympathy with the widow and family. Mr. Young emphasised the great need for education if co-operators were to take their full share in the affairs of life and play their proper part.

Mr. Thomas Telfer was re-elected secretary; Messrs. G. Gray and Wm. Nimmo, members of committee; and the Scottish National Defence Association were admitted members of the conference. Agreed to send a requisition to local members of Parliament in favour of the old-age State pension commencing at 65 instead of 70 years of age. Mr. Jas. Martin gave an interesting report of the Bradford Co-operative Congress, and was heartily thanked.

Mr. Thos. Coventry read a paper on "Scottish Co-operative Education, National and Local," and at the close moved—"That an auxiliary educational

committee be formed to take charge of the educational work of the district." This was met by an amendment, "That this was unnecessary." On a division the motion was carried by a majority of seven votes, further action to form the committee be taken by the Central Committee on Education.

The fourth meeting was held at Musselburgh, 220 delegates being present. Mr. Andrew Clark, chairman of the society, gave the delegates a cordial welcome. He submitted an interesting statement showing the progress made by the society during the last ten years. Branches have been opened at Niddrie and Wallyford. They have great reason to be pleased with the progress attained, and they would endeavour to maintain and extend their influence.

The chairman congratulated the co-operators who had been successful in the municipal elections, and trusted the success would stimulate the movement to more aggressive action in the future. He desired to interest them in the proposed homes for mothers and children, the details of which would be submitted in due course. Replies to requisition sent to members of Parliament submitted. They were all favourable, the only difficulty being financial.

Mr. A. S. Huggan read a paper on "The Rise of the Multiple Shop, and what Co-operation should do to meet its competition." He received an attentive hearing, and in view of the importance of the subject, the discussion was adjourned to next quarterly meeting.

## AMALGAMATION OF SOCIETIES.

During the year two of our societies have amalgamated with neighbouring societies, viz., Norton Park with St. Cuthbert's, and Uphall with West Calder.

## OBITUARY.

With deep regret we record the death of Mr. Alex. Mallace, manager of St. Cuthbert's Society. He was a man esteemed and respected by all who knew him for his integrity, business ability, and his high moral character. The movement has lost one of its best exponents. May his high ideals of truth and honesty stimulate future generations of co-operators.

# EDUCATIONAL WORK.

This has been a year of active propagandist work by the Executive. Meetings have been held at Loanhead, West Calder (2), Musselburgh, Winchburgh, Armadale, Prestonpans, Bathgate, Dalkeith, Portobello, Gorebridge, Broxburn. All the meetings were well attended, some of them crowded. Members of the Executive addressed those present on the rise and progress of the movement, the advantages to be derived from membership, and strongly urged greater loyalty to their own societies. A feature of this year's work has been analysing the balance sheets of the societies, showing their strong financial position. The musical party deserves our best thanks. Our intercourse with the committee of the societies has been stimulating, and has increased our friendly relations, which we hope will be continued and improved as years roll on.

The larger societies in our district have continued their educational activity, while the women's guilds have not relaxed their propagandist work, several new branches having been established. Every year women are taking a greater interest in co-operation, and at all our meetings their number has greatly increased. We welcome their talents and influence, and wish them success.

## CO-OPERATIVE CONVALESCENT HOMES.

During the year the homes have continued and increased their beneficent influence, the number of convalescents treated being fully maintained. We hope all our societies will give full publicity to the existence of this, one of the best institutions connected with the movement, and when any of their members require treatment after illness see that they are sent to the homes to recuperate. Societies in making charitable donations should remember to give a grant to their own home—charity begins at home.

## EXTENSION OF PREMISES.

St. Cuthbert's Association continues to show a successful record. year 1911 has been an eventful one in its history. Early in the year the members decided to enter into the laundry business, and they are now within sight of the commencement of that industry. It is confidently expected that the laundry will receive the loyal support of the members, and that it will be attended with complete success. A grocery shop has been opened at 118, Gorgie Road, for the relief of the branch at 260, Gorgie Road, which was greatly congested. An important development in the career of the association took place on 1st August, 1911, when Norton Park Co-operative Society was transferred to become a portion of St. Cuthbert's. This transfer has added six shops to the business of the association: two grocery, one fleshing, one bakery, one drapery, and one boot, all in the Abbeyhill district. end Road Branch, being a very small shop, was wholly inadequate for the trade. To meet the difficulty the large corner shop at 13-14, Dalziel Place, has been secured and opened as a grocery branch and the old premises converted into a bread shop. The amalgamation of the two societies had been in contemplation for some time, and the Edinburgh co-operators are to be congratulated on its accomplishment. Co-operation in Edinburgh has thus been greatly strengthened, and the trade of the unified society has received an impetus, the benefits of which are already accruing to the members.

Considerable progress has been made with the new drapery premises and dwelling-houses in course of erection by the Leith Provident Society at Great Junction Street, and when finished the building will stand out as one of the finest architectural structures in the town. The dwelling-houses, thirty-six in number, will be ready for occupancy at the May term, and the new drapery premises are expected to be ready in time for September stocktaking. The present drapery premises will be utilised for furniture, house furnishings, ironmongery, &c., and also for an extension of the boot and shoe department.

During the year in the bakery, gas has been supplanted by electricity for power and lighting, three motors having been introduced. Two draw plate ovens have been erected, and the bread despatch room will be extended at an early date to keep pace with increasing trade.

The dairy premises are now completed, and have been visited during the year by delegates from many societies throughout Scotland and other distinguished visitors, amongst whom was Dr. S. Sato, of the Imperial Japanese Agricultural and Commercial Department, who wrote afterwards asking for particulars as to cost, &c., as he was desirous of having one in Japan just like what he saw in Leith. The trade of that department has increased during the year by 50 per cent, the daily output being now over 600 gallons.

Musselburgh Society has erected fleshing premises and general offices which are second to none in the kingdom, also a large installation of cold storage, while a considerable addition to grocery warehouse has been added, the whole courtyard being now covered in by a glass roof. Armadale Society has extended operations by opening a new branch at Westrigg.

#### WHOLESALE.

The sales of the Scottish Co-operative Wholesale Society show a considerable increase over those of the previous year, and, to a certain extent, reflect the improved conditions of trade during 1911, as compared with one or two years previous, and while money value does not always show the actual turnover in goods, there is no doubt that there has also been a large increase in the quantity of goods handled during the year as compared with any previous year.

The total sales of all departments for the year ending 30th December, 1911, amount to £7,848,541, or an increase of £274,802 as compared with 1910, and unless something unforeseen takes place it is probable that the sales this year will exceed £8,000,000.

The sales of the Leith Branch amount to £1,543,005, or an increase of £33,905 over those of 1910, and while there may be room for improvement on the part of a number of societies in the conference district we may reasonably conclude that the increased trade points to increased loyalty, and which we hope will be still further extended. There are abundant facilities for doing a much larger trade, and it is hoped that this year will show a record increase.

The flour mills have been kept fully employed during the whole year. The quantity of flour delivered during 1911 was nearly 600,000 sacks, and here, we think, there is room for improvement. The mills are among the best equipped in this country, and the quality of the flour produced cannot be surpassed. The recent baking competition held at the Leith Branch last year furnished satisfactory proof of what can be done with Wholesale flour.

The furnishing department in Chambers Street is still progressing, and in the year's trade there is a satisfactory increase. There is a varied stock of furniture and other household requisites on hand, also ample accommodation and splendid facilities for coping with an increased trade, and societies can rely upon prompt and efficient service.

We would thank those societies that have so hospitably entertained the

conference during the year, thereby increasing the comfort of the delegates and the influence of the conference.

The following is the financial statement for the year 1911:-

Receipts. To Balance from 1910  "Bank Interest "Advertisements" "Contributions from Societies— Armadale Bathgate Bonnyrigg Broxburn Broxburn Women's Gnild Co-operative Insurance Co-operative Insurance Co-operative Insurance Hadington Hillwood Juniper Green Leith Provident Leith Provident Women's Guild Musselburgh and Fisherrow. Musselburgh Women's Guild. Norton Park Women's Guild. Paisley Manufacturing Penicuik. People's Bank Portobello Prestonpans Printing Co., Edinburgh Socttish Co-operative Sc.C.W.S Scottish Women's Guild. S.C.W.S. Employés' Assoc. Scottish Defence Association St. Cuthbert's St. Cuthbert's St. Cuthbert's St. Cuthbert's Women's Guild— Central Northern Branch Eastern Branch Broughton Branch Broughton Branch Tranent United Co-operative Baking West Calder	0 2 6 0 2 6 0 3 0 0 2 6 0 2 6 5 0 0 2 0 0 7 10 0	Expenditure.  By Committee's Expenses.  Delegations Delegations Propagandist Meetings. Propagandist Meetings. Printing Account and Stationery Subscriptions— Scottish Central Committee on Education Scottish Holiday Association. Convalescent Homes Co-operative Union International Alliance. Secretary's Salary Postal Charges Treasurer's Salary Treasurer's Salary Auditors' Fees. Cash in People's Bank Treasurer's hands  Auditors— WM. Crawford. WM. Crawford.	16 11 11 7 11 7 54 6 4
West Barns£	0 18 9 136 18 34	£	136 18 3%
		THOMAS TELFER, Secr	etary.

No. 5 .- FALKIRK.

Executive Committee.

Ex-Bailie Denny.

Mr. John Liddell (treasurer), Burnbrae. Thomas Johnston (secretary), Fal-

kirk.

Loney, J.P. (president), | Mr. G. Walker, Grahamston; Mr. Jas. M. Burns, Camelon (auditors).

" Alex. Thomson, Redding.

" H. Brock, Grangemouth.

Wm. Gardner, Bo'ness.

G. M'Nair, Stenhousemuir.

We have again pleasure in submitting for your consideraton and approval our annual report, statistical returns, and balance sheet for the year. From the figures given below it will be seen at a glance the progress commercially the movement has made in our area. Generally, the trade has been good, and our members have been fairly employed. Whilst the district has not been seriously disturbed by labour disputes, still the dockers' strike at Grangemouth and the bakers' dispute at Bonnybridge had their immediate effect on the societies interested. By the closing down of the pits, one of the oldest societies (Skinflats) may feel the pinch for some time, but it is hoped that some further development will take place, and the society regain its old prosperity.

 Members.
 Capital.
 Sales.
 Profit.
 Reserve Fund.

 1910.
 20,991
 ... £390,995
 ... £898,863
 ... £153,135
 ... £17,993

 1911.
 22,184
 ... 403,576
 ... 926,668
 ... 162,120
 ... 19,281

The new arrangement has enabled your council to hold conferences in districts where it was difficult in former years to have such held. The success of the scheme has been satisfactory. The usual number of conferences have been held, and also a special conference. Ten council meetings have also been held, and numerous executive meetings.

The first conference was held at Laurieston on Saturday, 11th February, under the auspices of the local society. At this meeting Mr. John Liddell was appointed treasurer, and Mr. George M'Nair member of the council. Mr. Patrick Loney was nominated as the association's nominee for the Scottish Section, whilst it was agreed to be represented at the Bradford Congress. The proposal of the Camelon Co-operative Society—"That an association of the societies for dealing with disputes be appointed "—was agreed to, and the secretary of the association was appointed secretary. Mr. Thomas Coventry was to have read his paper, "Scottish Co-operative Education: National and Local," but, owing to the lateness of the hour, it was agreed to delay this.

A special conference was held on Saturday, 1st April, at which Mr. Coventry attended and read his paper. A good discussion followed. At this conference a local committee in connection with the Central Committee on Education was appointed.

The second ordinary conference was held in Glasgow on Saturday, 13th May, under the auspices of the United Co-operative Baking Society. Elaborate arrangements had been made by the committee of the society for the comfort of the delegates, including a visit to the bakery and also to the exhibition. A large company assembled in the main hall of St. Mungo Halls, and Mr. Bain detailed the arrangements for the day. Messrs. Gardner and Thompson were appointed members of the council for twelve months.

Mr. Young, manager of the United Co-operative Baking Society, gave an interesting lecture on "Our Daily Bread." Time did not permit of discussion on this excellent lecture.

The third conference was held at Cumbernauld on Saturday, 12th August, under the auspices of the local society. Mr. Thomas Johnston was appointed secretary, and Mr. H. Brock was appointed a member of the council for twelve months. Mr. Gallacher (Larkhall) attended and read his paper on "The Future Development of the Co-operative Movement," and a good discussion followed. It was agreed to grant affiliation to the Scottish National Co-operative Defence Association.

The last conference was held in Carronshore, under the auspices of the local societies, on Saturday, 11th November. Ex-Bailie Loney was appointed president for twelve months, and Messrs. Walker and Burns were appointed auditors. The Carron Women's Guild, Condorrat Co-operative Society, and Kilsyth Co-operative Society were admitted members of the association. Mr. Huggan attended and read his paper, "The Rise of the Multiple Shop," and a good discussion followed.

The cup and badges were presented to the successful competitors in the window-dressing competition. The Camelon Society obtained the first and third places, and the Grahamston and Bainsford the second place.

In all our conferences the attendance of delegates and friends has been very large, the discussions have been well maintained, and we believe much good has accrued.

#### AMALGAMATION.

With the assistance of the Scottish Section, a scheme for the amalgamation of the societies in the district has been set on foot. The district has been divided into groups, and in each group meetings have been held. Whilst in groups "B" and "C" nothing further has been done, in group "A" a special committee, representing eight societies in the car radius, has been appointed. Several meetings have been held, and there is every prospect of the amalgamation of the societies interested.

#### EDUCATION.

Under the auspices of the local committee on education, lectures have been held in Denny and Grangemouth. Mr. Andrew Young, M.A., Edinburgh, was the lecturer on both occasions. The audiences were not very large, but what they lacked in numbers was made up by enthusiasm, and we feel certain good will result.

The two educational associations have had a good season, and, from reports to hand, encouraging results. The same remarks apply to the women's guilds. Their numbers have been increasing, and more guilds are expected to be established in the near future.

We have again to express our warmest thanks to the societies under whose auspices we have met during the year, for the cordial welcome and generous hospitality they have extended to all those who have attended our conferences.

The follow	ving is th	e financia	l statement	for the	vear	1911:-
THE IOHOW	ATTING TO OT	o miancia	1 SUAUGIIICIIU	TOT THE	y Cost	1011

		•
	Receipts. £ s. d.	Expenditure. £ s. d.
0	To Cash on hand and in Bank 37 4 6	By Committee's Expenses 26 9 5
	, United Co-operative Baking	, Delegate's , 7 5 0
	Society (for 2 yeass) 5 0 0	, Travelling , 7 5 4
	, Laundry Association (for 2 years) 1 10 0	,, Bookkeeping Class 4 12 0
	Scottish Co-operator (for 2 years). 2 0 0	Emmana of Cum Commentation F 14 0
		"Scottish National Co-operative
	,, Paisley Manafacturing (for 2	
		Defence 1 0 0
	,, B. & G. and G. & B. Educational	" Scottish Central Committee on
	(for 2 years) 1 0 0	Education 3 0 0
	,, Bo'ness (for 2 years) 10 0 0	,, Printing and Stationery 7 14 0
	, Carronshore Baking 0 12 6	,, Allowances to Societies for Con-
	" Scottish Section 3 0 0	ferences
	,, Scottish Co-operative Wholesale. 5 0 0	, Delegate to Congress 5 14 10
	,, Bonnybridge 4 5 10	" Co-operative Union 0 10 0
	Laurieston 0 13 6	" Reading Paper 0 10 0
	Stenhousemnir Baking 4 5 11	Postage and Carriage 4 15 10
	Carronhall and Kinnaird 0 10 1	, Hiring 2 5 6
	Slamannan 4 4 11	, Auditors 0 8 3
	, Longcroft 1 12 8	, Secretary 5 0 0
	. Camelon 5 18 11	Treasurer's
	Cumbernauld 1 4 0	Cash in Bank and on hand 44 5 4
	Stenhousemuir Equitable 3 12 6	1) Cash in Dana and On hand 11 0 1
	,, 5	
	ii Itouding	
	"Scottish Central Committee on	
	Education 0 18 9	
	Co-operative Insurance 1 10 0	
	, Grahamston and Bainsford 11 8 0	
	,, Grangemouth 5 19 5	
	,, Bainsford and Grahamston	
	Baking 9 3 6	
	Denny and Dunipace 4 2 3	
	Central Council Women's Guild. 0 2 6	Audited
	Camelon Women's Guild 0 5 0	James M. Burns.
	Grahamston and Bainsford	GEORGE WALKER.
	Women's Guild 0 5 0	
	, Carron and Bonnybridge Women's	
	Gnilds, 5s. each 0 10 0	
	"Stenhousemuir Women's Guild 0 5 0	
	Camelon Educational 0 10 0	
	"Scottish Co-operative National	
	" Interest from Bank 0 4 10	
	0147.10.0	£141 19 8
	£141 19 8	2141 19 8
		Thomas Johnston, Secretary.

No. 6 .- FIFE AND KINROSS.

# Executive Committee:

Mr. Peter McConnell, J.P. (president), Mr. D. Peebles (auditor), Dunfermline. Lochgelly.

"George Spalding, J.P. (treasurer), Dysart.

" John Patterson (secretary), Burntisland.

" John Balfour, Pathhead

" Alex. Burt, Kelty.

" John King, Cowdenbeath.

" Robert White, Leven.

" George Wright, Dunfermline.

We have again the pleasure of submitting to you the annual report of the work of your association, and we are pleased to note that the industrial improvement which was looked forward to when submitting our last report has enabled our societies to regain their usual upward trend of progress during

the year. This must be gratifying and encouraging to all who are interested and who are endeavouring to bring about an improvement in the social conditions of the people, and we hope will be an inspiration for efforts being made to induce a still greater number to become participators of the benefits and advantages of our movement.

#### EDUCATIONAL WORK.

Over the conference district this has been actively engaged in, commensurate with opportunity by those willing to take part in the work. Early in the autumn the auxiliary committee arranged with the guilds that their syllabus of the work for the session would provide open dates for visitations. Addresses have, therefore, been delivered and papers read which we believe to have been productive of much good; in many cases requests for a second visit having been reluctantly refused.

A class for the training of managers was successfully formed at Dunfermline, under Mr. Marr, manager, Cowdenbeath, and good results are anticipated. Kircaldy, as a centre, also showed much activity, a class for the training of public speakers being formed and conducted by Mr. James Pye, Kirkcaldy. The regular attendance and interest shown in such a class has been very encouraging. An effort also to form classes for the teaching of co-operation and co-operative book-keeping led to such a response that in another year both proposals will, it is hoped, be accepted and taken up here. Dunfermline, Lochgelly, and Methil have had classes in book-keeping. Ambulance class work for both sexes has also been engaged in by a number of our societies.

At Burntisland and Kirkcaldy juvenile choirs have been successfully conducted during the year, the public rendering of their work having given much pleasure and enjoyment to their respective communities, and brought under public notice the influence and work of these societies to many who otherwise would not be reached.

A lecture under the auspices of the Central Committee was delivered by Miss MacMillan at Dunfermline, awakening considerable interest amongst the societies in the western part of the district. A number of societies also engaged in courses of lectures to their members, and which proved a useful means of propaganda.

The evidence of the past session has proved an awakening to educational needs and a wide field for effort, which we think can only be met by a fuller latitude being given to the auxiliary committee or put into the hands of the conference executive, or of a sub-committee appointed by them.

#### OVERLAPPING.

During the year, at the request of the Scottish Section, several groups of societies have been arranged and joint meetings convened of the committees to consider this question, with the view of coming to some amicable arrangement to avoid the competition such a state of matters fosters between societies. While nothing definite has been come to, we are pleased to note that these meetings have all been exceedingly harmonious, giving evidence of an

improved fraternal spirit between the committees of management, and which we trust to see reflected amongst the members when proposals are laid before them to meet the evil so prevalent in our district.

# NEW BUILDINGS.

During the year several societies have opened new premises and others have reconstructed and carried out additions and alterations to meet the increasing requirements of their trade. The future educational work and propaganda opportunities of these societies has not been overlooked, as hall accommodation has been a feature in not a few of the extensions that have been carried out. It is also worthy of note, in connection with these improvements, that our smaller societies are engaged as well as those having large membership and a great command of capital. The following are on record:—East Wemyss, Dunfermline, Lochgelly, Pathhead and Sinclairtown, Cupar, Auchtermuchty, and Kinross and Vicinity.

# WINDOW-DRESSING COMPETITION.

A very successful and interesting competition was arranged and took place during the autumn, ten societies or branches entering. The directors of the Scottish Co-operative Wholesale Society generously gave a silver cup as first prize. Result:—Leven Reform Society, 1st; Buckhaven, 2nd; and Lochgelly, 3rd. The judges (Messrs. Anderson and Blackwood, of the Scottish Co-operative Wholesale Society) reported very highly of the improvement such a competition made on the premises of all the societies taking part in it, and, in their experience, a marked improvement had taken place amongst our societies in recent years in the display made of co-operative productions, both in the shops and windows. We hope future competitions will have the approval and generous support of our societies, and thereby give encouragement to the employés in their efforts to extend the sales of our own productions.

#### OBITHARY.

During the past year, with the rest of the movement, we have had to bear the loss of many active and widely known workers. As a district we have been called upon to note with deep regret the passing away of one who for years took a large and active part in the work of this association, Mr. Robertson Wright, Cupar, having passed away during the year. While we regret his removal from us, he has left behind him an influence only for good on all who had the privilege of being associated with him. His enthusiasm and his optimism in the work was ever conspicuous and very helpful, and he ever retained the fullest confidence and the deepest respect of his colleagues and all amongst whom he laboured.

# QUARTERLY MEETINGS.

As in previous years, arrangements had been made for the usual quarterly meetings of the representatives of societies for the discussion of subjects interesting and helpful to those actively engaged in the work of the movement, and we are pleased to note a wider and extended interest in these

meetings amongst the members of the societies under whose auspices they were held.

Our first meeting was held in February under the auspices of the Kelty Society. The usual routine business of the association having been carried out, Mr. Balfour (executive) took the chair to allow Mr. McConnell (president) to open a discussion on the question of "Loyalty of our Distributive Societies to the Scottish Co-operatve Wholesale Society," which he performed in a very able and interesting manner, and was followed by a number of delegates taking part in the discussion.

Our second meeting was held at Cowdenbeath, the society extending a cordial and warm welcome to those attending. The chairman of the conference, in acknowledging the welcome given the delegates, complimented the society on the influence its members were exercising on the educational authorities, as seen by their providing a class in their evening continuation schools on the "Duties of Citizenship." "The Evils of High Dividends" was the subject for discussion, which was introduced by Mr. D. Hunter (executive), who read the paper on the question. After a short discussion, and Mr. Hunter having been thanked for his paper, the secretary's annual report and statistical statement was considered and commented upon; also treasurers' cash statement for the year. Mr. George Spalding (treasurer) was complimented by the chairman on his appointment as a Justice of the Peace for the county.

Our third meeting was held in the Music Hall, Burntisland, in the month of August. The season of the year brought out a large attendance, the delegates having the opportunity of combining their business with the enjoyment of a visit to this healthy seaside resort. The subject for discussion was also of a more than ordinary kind. Mr. A. S. Huggan (Scottish Cooperative Wholesale Society) read a paper on "The Rise of the Multiple Shop: Its Methods and Effect upon Retail and Wholesale Co-operation and what Co-operation should do to meet it." Mr. Huggan's reading of the paper left nothing to be desired, and brought out a very interesting and educational discussion, and Mr. Huggan was warmly thanked at the close.

DELEGATE'S REPORT TO ANNUAL CONGRESS.

Mr. Robert White (Leven) briefly acknowledged the privilege given him of attending this important gathering as their representative.

The fourth meeting was held, on the invitation of the East Wemyss Society, in the month of November, in that old and interesting seaside town. The chairman of the society extended, in the name of his committee, a cordial welcome to those attending. The president, in opening the proceedings, had the sorrowful duty to intimate the death of the late treasurer of the conference, Mr. Robertson Wright, of Cupar, and moved that a letter of condolence be sent to his wife and family, in the name of the conference. The delegates rose in their places to mark their approval of this and to show their respect to the memory of their late colleague. The subject for discussion was "The Collective Life Assurance Scheme of the Co-operative Insurance Society,"

which was ably introduced by Mr. J. H. Forsyth, director of the society. A resolution was moved and agreed to recommending the adoption of the scheme by the societies. A deputation was present from the Scottish Co-operative Laundry Association submitting a report of their work and soliciting to be favoured by the societies in our district with any trade they had in that line.

In addition to the foregoing quarterly meetings ten meetings of your executive have been held to make arrangements for meetings and to confer with societies requesting our help and advice on matters of interest to them. Two joint conferences of meetings of committees of a few of our societies have also been arranged and held, at which the subject of "Overlapping" was fully considered.

We cannot close our report at this time without noting with interest the work of the women's guild in our district, and we are pleased to see our societies taking their share of helping Section 5 in their work by invitations for their meetings being held under their auspices and otherwise encouraging them.

We have again the very pleasant duty to thank all the societies that have helped us in our meetings by their hospitality to those attending, and especially we have to tender our thanks to the officials of those societies under whose auspices we have met for their uniform kindness and ready help given in making the necessary arrangements.

The following is the financial statement for the year 1911:—

Receipts.	£	S.	d. [
Subscriptions—			
To Anstruther Society	0	3	6
" Auchtermuchty Society	0	18	5
, Buckhaven Society	3	10	10
" Burntisland Society	1	5	0
Canlianum of Warrange Conjety	ō	10	5
Co amanatina Inggranaa Casiatu	1	0	0
Consensting Defence Association	0	10	0
Camilanhanth Conintry	3	3	6
Onnen Casiatus	ő	13	4
Dunfammling Conists	5	15	6
Descent Coninter	2	10	2
East Wamawas Casisty	ĩ	1	7
Callataum Casista	i	ō	10
Cnaudhuidea Casiate	i	2	6
	3	17	1
" Kelty Society	ő	9	9
,, Kettle Society	1	2	1
" Kettle Baking Society	0	7	9
" Kingseat Society	0	ıí.	9
" Kinross and Vicinity Society	0	9	0
,, Lassodie Society	0	10	6
" Leslie Society	2	2	6
, Leslie and District Society	3	8	9
" Leven Reform Society	6	0	0
,, Lochgelly Society	3	5	0
" Markinch Society		13	
" Methil Society	1		6
" Newburgh and District Society	0	7	
" Newspaper Society	0	10	6
" Paisley Manufacturing Society	0	10	0
" Pathhead & Sinclairtown Society	5	0	0
" Scottish Co-operator	0	10	0
" Scottish Wholesale Society	5	0	0
" Scottish Section	3	0	0
		-	
Carried forward	62	1	1

Emmanditure	6.	~	а
Expenditure.	£	S.	u.
By Committee's Fees	16		10
" Delegates' "	5	8	0
,, Railway Fares	12	12	0
,, Postage and Commission	5	U	2
" Carriage	0	8	0
, Hires	1	2	6
, Congress Delegate	6	0	0
, Convalescent Homes	1	3	0
Central Educational Committee	3	0	0
Co on Defense Association	2	0	0
Class Intermedianal Alliance	2	0	0
" Co-op. International Alliance	2		
" Window Dressing Competition	1	10	0
Printing	- 7	-7	9
Co-op. Veterans' Association	1	0	0
Garanta Galama	3	0	0
	1	ő	ő
" Treasurer's "	T	U	U
" Cash on Deposit £30 0 0			
Cash in hand 7 3 0			
	37	3	0
		-	

£	8.	d.	1
Brought forward 62	1	1	1
To Scottish Women's Guild 0	2	6	
" St. Andrew's Society 0	12	9	
" Townhill Industrial Society 1	4	7	
" United Baking Society 2		ò	
" West Wemyss Society 0	8	4	
" Advertising—	-	-	
Co-operative Insurance Society 1	0	0	AT
Paisley Manufacturing Society 1		Õ	
St. Cuthbert's Association 2			
United Baking Society 1		6	1
" Interest 0	-9		
,, Cash commencing the year 33	6	9	
,, cam commonent the jour [			1
£106	3	3	
		.,	t .

Brought forward .....106 3 3

Audited— DAVID PEEBLES.

£106 3 3

JOHN PATTERSON, Secretary.

No. 7. - Forfarshire, Perthshire, and Aberdeenshire.

## Executive Committee.

Mr G. J. Mathews (president), Perth.

- " Alfred O'Neil (secretary), Brechin.
- " John Muir (treasurer), Dundee.
- " George Napier (statistical secretary),
  Brechin.
- " John Barrowman (auditor), Dundee.
- " David Small (auditor), Dundee.

Mr. James Couttie, Kirriemuir.

- " William Wright, Auchterarder.
- " Alex. Joss, Arbroath.
- " Alex. Farrell, Perth.
- " Thomas Honeyman, Blairgowrie.
- " Alex. Blyth, Dundee.

Much attention has been focussed on our district during the past year as a result of our policy and activities, the most important of which we shall endeavour briefly to review.

The following table shows at a glance the subjects, &c., which chiefly engaged our attention at the conferences:—

Date.	Place.	Subject.	Author and Reader.		
1911. April.	Dundee	"The Wholesale and its Relation to Retail Societies."	Mr. James Muuro, Leith,		
July.	Crieff	"Impressions of Bradford Congress."	Mr. G. J. Matthews, Perth.		
October. 1912. January.		"The Educational Programme of the Co-operative Union." "Some Aspects of Co-operation"	Mr. W. R. Rae, Sunder- land. Mr. Wm. Wright, Propa- ganda Agent, S.C.W.S.		

The average attendance of delegates continues to increase. While all the meetings produced a healthy interchange of opinion on the current and pressing questions of the co-operative day, it will not be invidious to single out the Monifieth conference as worthy of special mention. All our arrangements were complete for considering there the subject of "Co-operation and

Education in relation to our District," but fortunate circumstances allowed us to have the benefit of the presence of the leading educational authority in the movement—Mr. W. R. Rae. The subject, in his hands, embraced a wider scope, and we feel assured that his convincing and eloquent address will cause the question of co-operative education in all its phases to receive attention amongst us commensurate with its great importance.

# SCOTTISH NATIONAL CONFERENCE.

The twelfth annual Scottish National Conference was held under our auspices at Perth in April, when there was a record attendance of delegates from all over Scotland. The central feature was an arresting paper on "The Rise of the Multiple Shop: Its method of business, its effect upon co-operators, and how to meet its competition," by Mr. A. S. Huggan (grocery buyer, Scottish Co-operative Wholesale Society). The expense of entertaining the 400 delegates was entirely met by the kind contributions of the district societies to a reception fund, and we were able to carry through every arrangement satisfactorily and have a balance remaining.

#### EDUCATION.

Coincident with Mr. Rae's visit we formed ourselves as an auxiliary to the Scottish Central Committee on Education, and our first act was to urge the boards of management of societies in membership to try and provide facilities for the educational development of their employés. In private enterprises similar to our own both the theoretical and practical training of the workers is systematically organised and encouraged, with the result that their diligence, intelligence, and efficiency, make their services profitable to their employers.

At the same time, those who take a lead in the management of societies owe a duty to the general body of members and their families, to see that they understand the reason and necessity for loyal membership, and are informed of the various developments of the movement. Some of the larger societies provide abundant facilities of this kind, but the small and outlying societies cannot be expected to be able to do the same, and we have been able, through the Central Committee on Education, to help the latter class more than we were able, however willing, to do previously. Mr. Wm. Wright (propaganda agent of the Scottish Co-operative Wholesale Society) delivered lectures, illustrated by limelight views, at Arbroath, Carnoustie, and Auchterarder, on the subject of "Co-operative Principles and Production." The meetings were most encouraging, and we are presently arranging another visit of Mr. Wright to the district.

The interesting of children also in co-operation cannot be ignored with impunity. This is a field eminently adapted for the energies of the Women's Guild, and we urged all the (too few) local branches to devote more systematic attention to it.

Some individual societies deserve special commendation for increased educational activity last year. The City of Dundee Society's four-page City

Banner, after a few months, was trebled in size and effectiveness, and no doubt it contributed to the marked commercial progress of that society during the year.

Dundee Coal Association, for the first time, held several propaganda and social meetings in different parts of the city, with good results in augmentation of members and sales. Aberdeen Northern continues to devote special attention to the employés' education, which goes far to explain that company's commanding position. We trust these examples, along with City of Perth and Brechin Equitable, and Mr. Wright's influence, where he has lectured, will encourage other societies to become more decidedly educative and propagandist bodies also.

#### EXPANSION.

Kirriemuir Equitable Society has opened a drapery and allied departments. City of Dundee has now four butchery shops in Dundee and Lochee, and has just opened a grocery branch in Broughty Ferry.

Brechin Equitable Society has discarded its horse vans in favour of a

motor vehicle for country trade.

. Mr. Wright is busy, at the time of writing, forming a society for Bervie and district, in which work we have been able to be of assistance.

We wish all these new undertakings much success.

Arbroath High Street Society, despite some petty local calumniators, is forging ahead, while the Equitable is also steadily expanding.

Prosperity, as usual, is most marked in those societies which are affiliated with our association and the other educational and productive federations, as examination of the statistical tables will show.

## IS IT BOYCOTT?

An interesting point is presently at issue between the Arbroath Friendly Coal Society and the Harbour Trustees. The Harbour Trustees having granted preferential treatment to a private trader compared with the Friendly Coal Society, and apparently ultra vires, the directors of the Coal Society brought the matter under notice of the Board of Trade, who agree with them that the inequality of treatment is at variance with the authority given by the Government's Harbour Order. The Harbour Trustees still refuse to give way, but the matter is not to be allowed to rest there.

#### OVERLAPPING.

Overtures were made, along with the Scottish Section, to all the societies in the district whose operations overlap those of others, with a view to discussing with them the best means of remedying the evil. A considerable number of replies were received, which proved how great are the difficulties in the way of achieving amalgamations. A meeting was held with the two Carnoustie committees, who were both agreed on the principle of union, but no further progress can yet be recorded in that direction.

# NEW MEMBERS.

Auchterarder Feus Society was visited by a deputation, who placed before it the aims and claims of our association, with the result that at the last conference we had the satisfaction of welcoming and admitting the Feus to membership. The Scottish National Defence Association became affiliated also during the year.

## PRESENTATION.

. Mr. Joseph M'Culloch, our late treasurer, was made the recipient, at the Crieff conference, of parting gifts in the form of a full oalf bound copy of Maxwell's "History of Co-operation in Scotland," and two volumes of Holyoake's "History of Co-operation."

# PETERHEAD RELIEF FUND.

The total amounted to £135. 6s. 3d., of which £133. 10s. 11d. was distributed, after careful consideration of each case, among deserving shareholders of the late society, and £1. 15s. 4d. in expenses. The recipients returned thanks, and we would again thank all who so generously subscribed.

## OBITUARY.

Death's impartial foot has stepped across the thresholds of several during the past year who have rendered much service to the movemnt in this district during their lives. One or two deserve to be remembered. One of the founders of our association, and its first president (Mr. David Todd), died at Brechin, where he was an ardent temperance and political worker, as well as a staunch co-operator to the end. The growth and usefulness of our association were naturally a constant source of pride to him. Mr. Todd, at the start of the Conference Association, thirty-three years ago, was also president of the Dundee Eastern Society.

Ex-Bailie John Williamson (Crieff), James Leitch (president, Arbroath High Street Society), and James F. Wyness (director, Aberdeen Northern Company) all rendered good service on our council of management at one time or other, in addition to their connection with their local societies. We shall not forget their shrewd and kindly ways.

Mr. Robert Nesbit, one of the Scottish Co-operative Wholesale Society directors, also passed away. He was only a few years in office, but previously held important posts on the committee of Scotland's largest retail society. He welcomed the delegates in a most happy way at our annual meeting in the Scottish Co-operative Wholesale Society's Dundee Warehouse a year ago.

Aberdeen Northern Company lost two of their directors during the year, viz.. Messrs. Alex. Gordon and James Bisset.

## THANKS.

We are grateful for many expressions of sympathy and appreciation of our efforts to help societies in furthering co-operation in the district. Our labours are made easy and pleasurable to us by the kind way every society and individual with whom we have to deal helps us, and we beg sincerely to thank them all.

# TO NON-MEMBERS OF THE ASSOCIATION.

We would again earnestly appeal to societies in this district not affiliated with our association to join our ranks, and combine with those who hold the same fundamental faith, to work it out as one co-operative brotherhood, and so reinforce the world-wide fraternal upward movement of democracy and humanity.

The following is the financial statement for the year 1911:-

	Receipts.	£	S.	d,	Expenditure. £ s. d	
To	Balance from 1910	10	- 5	9	By Railway Fares 14 7 1	
		10		U	Tast Time	
99	Investment—Co-operative Conva-				,, Lost Time 5 17 0	
	lescent Homes	- 1	- 0	0	,, Allowances 6 19 1	
	Subscriptions -				,, Council Meetings—Tea 2 0 0	
73			7	0		
	Aberdeen Northern Company	7			,, Postage, Carriage, Bank Com-	
	Arbroath Equitable	2	0	0	mission 3 6 2	1
	" High Street	4	0	0	" Printing, Stationery, &c 11 17 7	
		ĩ	1	Ŏ	Delegate to Bradford Congress 5 15 10	
	,, Friendly Coal					
	Auchterarder Baking	0	15	0	, Conference Purveys 6 14 2	
	Provident	0	7	6	,, Presentation to Mr. M'Culloch 0 12 6	
	Blairgowrie	0	12	6	"Subscriptions—	
	Brechin Equitable	5	0	0	Peterhead Relief Fund 2 2 0	1
	Carnoustie Association	2	- 1	. 8	Central Committee on Educa-	
	Fouitable	1	- 1	0		
		_				1
	Crieff	0			Co-operative Defence Associa-	
	City of Dundee	- 3	19	7	tion 1 1 0	}
	Dundee Coal Supply	2	0	0	Co-operative Convalescent	
	Kirriemuir	2	9	8	Homes 1 3 0	1
	Monifieth Coal	- 0	- 5	6	., Salaries -	
	Muthill	0	- 5	0	Secretary 2 0 0	,
	City of Doubh		-	ŏ		
	City of Perth	10	0			
	Perth Coal Society	2	10	0	Treasurer 1 0 0	1
	Co-operative Defence Associa-				., Balance—	
		Ω	10	0		
	tion					
	Co-op. Insurance Society	- 1	0	0	Cash on hand 4 1 6	)
	Co-op. Newspaper Society	0	10	6	,, Investment—Co-operative Conva-	
	Co-operative Union	3	0	Ö	lescent Homes 1 0 0	
					lescent fromes 1 0 0	
	Paisley Manufacturing Society	0	10	0		
	Scottish Co-operative Whole-					
	sale Society	5	0	0	· ·	
			0			
	Scottish Co-operative Women's					
	Guild	- 0	$^{2}$	6		
	Scottish Co-operator Society	0	10	0		
		2	0	ő	Andited-	
	United Baking Society	2	U	U		
11	Advertising—				John Barrowman.	
	Co-operative Insurance Society	0	15	0	DAVID SMALL.	
	Paisley Manufacturing Society		0	0		
	Scottish Co-operator Society		13			
	United Baking Society	1	3	6		
	Balance from Scottish Congress					
22	December Flund		0	15		
	Reception Fund	4	2	-		
33	Bank Interest and Dividend	0	10	9		
						-
		£78	18	21	£78 18 2	21
	•	- 10	20		,	-2
					Armen O'N'res Constant	
					ALFRED O'NEIL, Secretary.	

# No. 8.—GLASGOW AND SUBURBS.

#### Executive Committee.

- Mr. James Lucas, M.A. (president), | Mr. Robert Rae, St. George, Glasgow. Shettleston.
  - Walter Weir (secretary), Cowlairs, Glasgow.
  - Allan M'Pherson (treas.), Eastern, Glasgow.
  - A. R. Chaddock (statistical secretary), Kinning Park, Glasgow.
  - Wm. Anderson (auditor), Eastern, Glasgow.

,, James Parlane, Vale of Leven. " William Mason, Dalmuir.

Mrs. Murie, Kinning Park, Glasgow. Mr. Robert Fraser, Eastern, Glasgow.

- ,, Alex. Strang, Cowlairs, Glasgow.
- John Richardson, Dumbarton.
- John M. Biggar, Milngavie.
- James Russell, St. Rollox, Glasgow.

The time has again come when the annual report of our work is due, and we have now pleasure in submitting the same for your consideration, together with balance sheet for 1911.

Trade for the year has been fairly good and much better than that of 1910. It has been somewhat disturbed, however, by numerous trade disputes, which serve to indicate that the workers are keenly alive to the fact that they are receiving less than their share of the wealth which they are instrumental in producing. One satisfactory feature falls to be recorded, viz., that the chief trade in our area, that of engineering, has obtained a three years' working agreement with the employers at a rate of wages not hitherto paid in the trade. The cost of living and the high price of goods during the year has nullified to a great degree any advances of wages obtained by the workers, and the keen competition from multiple-shop firms and other sources has, we fear, somewhat hindered the growth of the co-operative movement in our district. The expansion is not so great as we expected, considering the greater number of people employed, and we have yet some way to go ere we reach the high-water mark of our aspirations. No amount of platform oratory or propaganda work will, in themselves, advance co-operation. While idealism must be held aloft and theory expounded, it is the member who is passing his money over the counter in exchange for goods, produced under fair conditions. who is advancing the movement, for the extension of which our association is one of the agencies at work. We would, therefore, urge upon you the imperative necessity of keeping before your members, by every means in your power, the claims of co-operation in the supplying of their everyday wants, thereby contributing to their own material benefit and advancing the interests of distributive, productive, and international co-operation.

#### AMALGAMATION.

We have been represented on a joint committee for the purpose of promoting amalgamation among the societies in Glasgow. After correspondence and negotiation, it was ascertained that St. George, Glasgow Eastern, and St. Rollox societies were prepared to consider favourably the scheme, and an attempt was accordingly made to carry it a stage further. Upon the societies

again considering the question, St. George and Glasgow Eastern withdrew their support, whereupon the joint committee was disbanded, and this important subject is at present in abeyance.

#### OVERLAPPING.

This is an evil which is becoming intensified in the conference area as vacant ground is being built up, towns and villages joining each other. Removal of members from one society's territory to another is therefore made easier, and so we find the services of each society crossing and recrossing. It was suggested many years ago by this association that if some system of transfer of capital were made permissible by rule, much of this overlapping would be obviated. We again ask you to give this question your serious consideration.

#### CO-OPERATIVE HOLIDAY ASSOCIATION.

This body, which was in process of formation at the issue of the last report, is now a well organised body, with registered rules and an elective committee of management. It has carried out its first season with a fair measure of success, and is hopeful, with the continued support from societies, of making this enterprise the means of providing cheap and healthful recreation for its patrons. Your council, by your instructions, have taken twenty £1 shares in this association, and we are therefore much interested in its ultimate success.

#### REPRESENTATION ON INFIRMARY BOARDS.

Several meetings have been held and much correspondence has taken place on this question, but little headway has, we fear, been made. This matter was unanimously remitted to the council at the conference in November, 1910, but in the interval much apathy has been shown by a number of the societies. We made application for the recognition of our scheme to the board of the Royal Infirmary, who, in turn, remitted it to a joint committee of the three city infirmaries, whose reply we still await, and there the matter rests.

#### CREDIT TRADING.

We issued a circular to societies asking certain information regarding their methods of working and controlling credit given to their members. The response to the queries was not so full as we would have liked, but sufficient indication was given to enable our sub-committee to frame a report. This was submitted to the delegates at the November conference, and was considered a subject of such importance as warranted a special conference for its discussion, which will be held early in 1912.

#### WINDOW-DRESSING COMPETITION.

We regret to report an almost total failure of the competition this year, owing to reasons which we, at the moment, are unable to account for. Entry forms were sent out to all societies which were eligible, but St. George was the only one which made entries in the first division, and Milngavie in the

second division. We held a special council meeting to consider the exceptional position, at which we agreed not to break faith with the societies that entered, and so the competition was carried through. The results of the former competitions are abundantly reflected in the improved appearance of the windows in many co-operative societies, and we think it would be a mistake to abandon them, seeing we have the two valuable trophies to compete for. If anything is wrong with the conditions or organisation societies should speak out, and to this end your council has agreed to call a meeting of delegates from committees, managers, and salesmen, when the whole matter can be discussed and something done again to make the competition popular.

#### EDUCATIONAL.

The council have been considering our relation to the Scottish Central Committee on Education, and have agreed to call a special meeting of representatives from educational committees in our district to consider this question. Educational committees, where they exist, have been carrying out their work with little change in their programmes of former years. Their efforts have been ably supported by the exertions of the Women's Guild, which goes on increasing in numbers and usefulness. We would recommend to societies who have not yet appointed educational committees or formed women's guilds to do so, as the necessity for all educational agencies never was more clamant.

## EXTENSION OF. PREMISES.

Some societies have during the year been making provision to cope with increased trade, and the following fall to be noted:—Kinning Park has opened the following new branches, viz.:—Fish, fruit, fleshing, dairy, and boot. It has also extended its administrative buildings at a cost of £11,000. Cowlairs has added a fish department, extended its creamery at a cost of £405, and made alterations in central premises costing £1,308. Duntocher and Hardgate has started a bakery. Dumbarton has opened a pastry department. United Baking Society has added new building at a cost of £6,065. Drapery and Furnishing Society have completed extensions costing £3,000. The most notable increases in sales which fall to be recorded are as follows:—Clydebank, £21,228; Cowlairs, £20,100; Avonbank, £4,914; and Dalmuir, £4,441.

# QUARTERLY MEETINGS.

The February meeting was held at Springburn, under the auspices of the Cowlairs Society, and there were present 270 delegates and visitors. Mr. Cook, the president, welcomed the delegates, submitting a few facts and figures concerning their progress, and invited all to view the new premises which had just been completed. The financial report for 1910 was adopted, and the window-dressing cups were presented to Kinning Park and Milngavie societies. There was no paper at this conference, as Mr. Wilkie, from the Scottish Section, was present to explain the new rules of the Co-operative Union. An interesting and informing discussion followed, but it was agreed that no vote be taken as to whether we support the new rules or not. Council

was authorised to apply for twenty £1 shares in Co-operative Holiday Association. Mr. Cadiz submitted an interesting report of the International Congress held at Hamburg. The treasurer and secretary were re-elected, and also the four retiring societies.

The May meeting was held at Calderwood, on the invitation of the Scottish Co-operative Wholesale Society directors. There was an attendance of 430 delegates and visitors. Mr. Robert Stewart, J.P., delivered an interesting address, and gave the delegates a hearty welcome to their own estate. The Veterans' Association was admitted a member, and the Scottish Council for Women's Trades was granted a donation of £2. 2s. Mr. W. Wright (Scottish Co-operative Wholesale Society propaganda agent) read his paper on "Some Aspects of Co-operation." To take advantage of the opportunity for viewing Calderwood Glen and the estate generally, it was deemed advisable to adjourn discussion till next meeting in August. The annual report and statistical statement were discussed at this meeting.

The August meeting was held under the auspices of Avonbank Society, in the Rutherglen Town Hall. Mr. Greig, in welcoming the delegates, gave an interesting review of the history of Avonbank Society. Mr. James Lucas, M.A., was elected president; Mr. A. R. Chaddock, statistical secretary; Mr. William Anderson, auditor; and on the retirement of Mr. M. H. Cadiz, Mr. Walter Weir (Cowlairs) was elected secretary. The five retiring societies were re-elected. The chairman submitted the committee's "Report on Credit Trading." It was agreed that it be printed and a limited number of copies be sent to societies for discussion at next quarterly meeting. The discussion on Mr. Wright's paper was somewhat apathetic, and the opinion was expressed that it was bad business to separate the reading and discussion of a paper by a period of three months. The Scottish National Defence Association was admitted a member.

The November meeting was held in the Y.M.C.A. Hall, Eglinton Toll, Glasgow, on the invitation of Kinning Park Society. Mr. Wm. Law, vice-president, in the absence of the president, assured the 547 delegates and visitors of a hearty welcome, and submitted a number of illustrative statistics showing the progress of the society. The "Report on Credit Trading" was discussed at some length, but was remitted back for the purpose of arranging a special conference on the question. The Scottish National Committee on Old Age Pensions was granted £1. A paper was read by Mr. William Law (Kinning Park Society) entitled "A Practical Method of Developing Co-operative Production." He advocated many lines along which production could be extended, and there was a fairly good discussion, chiefly favourable to the principles and methods enunciated by the reader of the paper.

#### THANKS.

We again take this opportunity of expressing our gratitude to societies for the facilities and hospitality extended towards our association during 1911, and we confidently look forward to a continuance of the harmonious relations existing between the members of the association and their council. The tollowing is the financial statement for the year 1911:-

The lone wing is the interioral st	UCUE	0011.	CIIO	Tot the jour 1011.			
Receipts. £ s		a. (		Expenditure	£	S.	a
	8		Rν	Postage		16	3
, Subscriptions from—	_	1		Lost Time	4	5	6
Aberfoyle 0	Q	4		Committee Allowance		4	2
Anniesland 0 1		4	9.9			5	3
		õ	9.9	Travelling Expenses			4
		ő	9.7	Printing and Stationery	41		0
			19	Secretary's Salary		0	
		5	99	Treasurer's ,,	2	0	0
Cadder 0 1		10	7.7	Statistical Secretary's Salary and			0
		0		Expenses		18	6
		10	11	Auditor's Salary and Expenses .	1	4	5
		8 .	9.9	Speakers' Expenses at Confer-			
Dumbarton Equitable 4 1		2		ences	1	15	0
		LO	11	Subscription to—			
		0		Co-op. Convalescent Homes			
Gilbertfield 0 18	8	3		Maintenance Fund	1	3	0
Glasgow—Cowlairs 12	1	8		National Committee of			
" Eastern 12 1	6 1	10		Organised Labour for Old			
	9	0		Age Pensions	1	1	0
	9	0		Peterhead Society (in Liquida-			
, St. Rollox 8 1	7	2		tion) Appeal Fund	2	0	0
	8	7		Scottish Co-operative Central			
	6	6		Committee on Education	6	0	0
Insurance Society, Manchester 1	ŏ	ŏ		Scottish Co-op. Ambulance		•	
Kirkintilloch Equitable 2 1		6		Centre	1	1	0
		2		Scottish Co-operative Veterans'	-		U
		2		Association Ltd	1	10	0
	8	6			-	10	V
	0	0		Scottish National Co-operative	2	2	0
Newspaper Society, Man-	^	c		Defence Association	2	2	U
chester 0 1		6		Scottish Council for Women's	0	2	0
Paisley Manufacturing ., 0 1		0		Trades	2	2	0
Shettleston 7 1			2.5	Delegate's Fee-British National	_	-	0
Stonefield Independent 0 1		0		Peace Council	0	2	6
		0	93	Delegate to Congress	6	5	0
Scottish Laundry Association. 0 1		0	22	Window - Dressing Competition	_		
	0	0		Expenses	6	11	0
	2	6	93	Expenses, Inaugural Meeting			
" National Defence				Scottish Co-operative Holiday			
Association 0 1	0	0		Association Ltd	1	18	9
Scottish Co-operator Newspaper 0 1	.0	0	11	Copies Co-operative News	3	6	10
S.C.W.S. Employés' Share-			11	Rent of Boardroom	2	12	6
holding Association 0 10	0	0	11	1ncome Tax Assessed on U.C.B.S.			
Tolleross 1 1		7		Interest	0	2	4
Uddingston 3 1		i	22	Share in Scottish Co-operator			
		0	"	Newspaper Society	1	0	0
U.C.B.S. Employés' Bonus			19	Share in Co-op. Convalescent			
Investment Society 0 10	0	0	,,	Homes Ltd	1	0	0
Vale of Leven 6		8		Share in Co-operative Veterans'			
Veterans' Association 0 10		o	"	Association	1	0	0
, Advertisements in Agenda 5		ŏ		20 Shares in Scottish Co-operative			_
,, Interest from Bank 1 10		4	2.9	Holiday Association Ltd	20	0	0
11 AMVOLOSU II OMI DAMA 1 10	0	4		Cash with U.C.B.S	69		
			2.3	Cash on hand	10	15	11
			7.5	Cash on hand	10	10	AL
				Audited-			
				WM. ANDERSON.			

£243 13 7

£243 13 7

WALTER WEIR, Secretary.

#### No. 9.—Renfrewshire.

#### Executive Committee.

Mr. John Dewar (president), Cathcart.

- " John Muir (treasurer), Elderslie.
- " William Ritchie (secretary), Paisley.
  - , John Paton (statistical secretary),
    Paisley.
- ,, Alexander Fraser (auditor) Paisley.

Mr. John Armour, Paisley Provident.

- " James Sanachan, Howwood.
- ,, John Ritchie, Underwood Coal Society.
- , George Blair, Hurlet and Nitshill.

In again submitting our annual report and statistical statement, we have to offer congratulations on the success which has attended co-operative effort in this district, and throughout Scotland, societies everywhere growing in membership and trade.

For the sake of comparison we show the four principal items of statistical return, also those of the previous year:—

	Members.	Capital.	Sales.	Profit.
1911	28,3+3	515,887	996,072	135,230
1910	27,383	483,593	941,835	118,901
	-	<del></del>		
Increase	1010	32,294	54,237	16,329

During the year one special and four ordinary meetings were held. The attendance at all the meetings was gratifying, and the subjects submitted for consideration were all suitable for a co-operative gathering, and were discussed in an appreciative manner.

The first, or annual, meeting was held at Johnstone. The treasure's cash statement was submitted and adopted. It showed that the reduction of annual levy to ½d. per member had not affected the finance of the association adversely. Mr. Paton was re-elected statistical secretary, and Mr. Muir treasurer. The proposed amendments to the rules of the Co-operative Union were explained by Mr. Deans, and met with the delegates' approval. Councillor A. M. Welsh (Glasgow) read a paper on "Half-yearly Stocktaking," contending that they were more economical than the present methods, and were for the best interests of members, societies, and the movement. The committee's recommendation "That 10 shares be taken up in the proposed Holiday Association," be agreed to.

The second meeting took place at Barrhead, on the invitation of Barrhead Society, and marked the beginning of a successful series of jubilee celebrations. Mr. Dewar, in opening the proceedings, referred to the death of Mr. John Arthur, for many years a director of the Scottish Co-operative Wholesale Society, and their representative at all our gatherings; also that of Mr. M'Whirter (Barrhead), one of that society's "old brigade," and a hard worker for the movement. He congratulated Barrhead Society on its year of jubilee, and trusted that they would always go forward.

The annual report and statistical statement were considered. The figures were very interesting, showing, after a comparison of the "census" figures

for Renfrewshire, and the co-operative figures for the county, and taking each member as representing five persons, that about 45 per cent of the population of the county were connected with co-operative societies. The Scottish Co-operative Veterans' Association was admitted to membership.

Mr. A. B. Weir read a paper on "The Future of Co-operation," which was listened to attentively and subjected to considerable criticism at its close.

A special conference was held during June, the business being to consider the appointment of a district educational committee for Renfrewshire, to act as an auxiliary to the Scottish Central Committee on Education. The meeting was held in Paisley, under the auspices of the Paisley Co-operative Manufacturing Society. After cordially welcoming the delegates, Mr. Paton read Mr. Coventry's paper on "Co-operative Education: National and Local." After considerable discussion it was agreed to approve of the formation of an auxiliary committee and leave the appointments to first quarterly meeting.

The August meeting took place at Bridge of Weir. In his opening remarks, the president made reference to the Co-operative Camp at Rothesay, which had met with an encouraging amount of success. He urged societies, already members, to increase their holding, and those not connected, to become members.

Mr. John Dewar (Cathcart) was re-elected president for next twelve months, and Mr. William Ritchie (Paisley), secretary, for a similar period. For the elective seat on committee, Paisley Provident Society was appointed. Appointments were also made for auxiliary committee on education. The National Co-operative Defence Association was admitted to membership.

Mr. Dewar read a paper on "National Insurance," which was almost entirely an explanation of the various clauses of the measure then before Parliament. He was of opinion that the best thanks of every worker was due to the man who had framed the Act and brought the matter within the range of practical politics. It had been called an Act, but he considered it the nearest approach to a revolution that had ever been attempted by the House of Commons. It was not perfect, it contained a few imperfections, but not more than might be expected in any proposal that was so entirely new and far reaching.

The winter meeting took place at Paisley, under the auspices of the Paisley societies. The gathering took place in the Provident Society's Hall, and the president of the Paisley Co-operative Manufacturing Society gave a cordial welcome to delegates and visitors. Mr. Alex. M. Fraser was appointed auditor, and Mr. James Wilkie was nominated for re-election to Scottish Section Co-operative Union. The Bonus Investment Society of the United Co-operative Baking Society was admitted to membership, and the committee's recommendation that ten additional shares be taken in Co-operative Holiday Association was approved of.

Mr. John M'Lean, M.A., read a paper on "The Rise in Price of Food Stuffs, and Co-operation," which was a thoughtful and eloquent production. He traced the social and economic changes which are taking place amongst

the nations, and declared he was in favour of a national society, with the abolition of interest and dividend, as the best basic conditions for the coming struggle with the trusts. He had no fear of the future; democracy is coming into its own; the age of the common people is at hand; "brotherhood" is no longer a meaningless term, it represents a great and growing force in the land.

We have to thank those societies in our area which celebrated their fiftieth year, for their kindly invitations to share in their rejoicing, and are glad to note that our suggestion in last year's report that thanksgiving offerings might take the form of donations to the Co-operative Homes Association has been acted upon.

We are glad to state that the Ninth International Co-operative Congress will meet at Glasgow in 1913. We believe that you will take much interest in its proceedings, and that you will deem it a duty as well as a privilege to contribute to its funds.

The bond of union between the executive and societies is still complete. Our services are at the call of any society requiring them, and we again return thanks for the hospitality shown us during the year.

The following is the financial statement for the year 1911:-

		Receipts. £ s. d.			Expenditure.	£	s.	d.
То	Bala	nce brought forward135 17 41	By	Cash	-Committee, Travelling	16	2	6
	Cash	-Scottish Section of Co-	,,	,,	" Meetings		2	0
"	Cubi	operative Union 3 0 0	,	1)	, Delegations		2	
		Hurlet and Nitshill 0 10 2		13	Time Allow'nce		5	ő
7.7	2.2	Paisley Equitable 3 5 11	19	"1	Secretary's Postage and	_		·
27	2.2	Paisley Provident 16 11 0	, '7	*,	Carriage	4	5	10
. 33	"	Kilbarchan 1 1 0	,,	19	Statistical Secretary	3	ő	0
* 9	"	Lochwinnoch 0 9 8			Dantana	0	1	8
11	"	Thorntiebank 1 1 6	17	"	PaisleyWorkshopforBlind	ĭ	ô	ŏ
11	31	Howwood 0 5 5	11	22	Congress Delegate	6	6	ŏ
7.9	91	Barrhead 6 7 0			Co operative Union		10	ŏ
"	2.2	Port Glasgow Provident 2 16 3	11	9.7	Scottish Central Com-	•		U
71	19	Newton Mearns 0 8 4	"	27	mittee on Education	3	0	0
13	99	Greenock Central 9 4 4			Scottish Council for Wo-		٠	U
17	"	Paisley Manufacturing 7 7 0	33	21	men's Trades	2	2	0
"	11	(131)			Reporting Meetings		10	ŏ
9.7	22	Johnstone 3 0 9	••	.,	Reading Papers		10	ŏ
**	9.1	Greenock East End 1 1 8	23	17	Printing		15	6
11	22	Underwood Coal 0 15 6	22	"	Scottish National Defence		10	U
2.3	99	Linwood 0 11 1	"	3.9	Association	1	0	0
33	71	Renfrew 2 8 2			Purvey-Bridge-of-Weir.		19	ŏ
"	17	Bridge of Weir 0 10 5	٠,	19	Co operative Homes	ĭ	3	ŏ
71	23	Port Glasgow 2 8 0	19	27	Shares in Co-operative		U	U
91	17	Scottish Wholesale Society. 5 0 0	"	2.2	Holiday Association	90	Λ	0
33	22	Pollokshaws 2 12 9			Treasurer's Ontlays—	20	U	U
9.2	2.2		12	,,	Postages, &c	Λ	7	8
19	19		"	,,	Veterans' Association	i	ó	Õ
23	"	Scottish Laundry Assoc 0 10 0	9.9	2.2	Shares in Laundry Assoc.	5	0	0
22	2.2		"	9.9	Loan in Laundry Assoc.			10
9.9	"		11	9.1	Share in Co-operator News-	OI.	U	10
,,,	9.9		91	19		1	0	0
22	2.2	Amalgamated Union of Co- operative Employés 0 10 0			Loan in Co-operator News-		U	U
			"	11		0	8	8
9.9	2.3				Share in Veterans' Associa-	U	0	0
2.2	77	PaisleyCo-op.Employés'Sick	11	9.		1	0	0
		Benefit Society 0 10 0 Scottish Women's Guild 0 2 6			share in Co-operative Con-	1	U	U
2.2	11		11	9.9	valescent Homesr	1	0	0
9.9	11	United Co-op. Baking			Loan in Johnstone Society			10
		Society Employés' Bonus	2.9	2.2	In hand	00		0
		Investment Society 0 10 0	"	9.9	III IIdilla	U	0	U
		010 7 01			Carried forward2	97	2	6
		Carried forward213 7 04			Carried to ward	41	4	0

	£	s.	d. 1
1	Brought forward213	7	OA
To Cash-Sc	ottish National Co-op.		
I	Defence Association 0	10	0
,, ,, Gra	nt from Bridge-of-Weir		1
8	Society towards Expense		
	of Conference 2	0	0
,, ,, Co-		10	6
, , Uni	ted Baking 2	0	0
17 12 21		0	0
,, ,, Dra		10	0
,, Seo		10	ŏ
Total and a de		13	9
	Scottish Co-operator 0	1	0
11 11			
27 21	Johnstone Society 4	0	$2\frac{1}{2}$
		_	
	£227	2	6

£ s. d.
Brought forward ......227 2 6

Audited—
ALEXANDER FRASER.

£997 9 6

WILLIAM RITCHIE, Secretary.

No. 10. - STIRLING, WEST OF FIFE, AND CLACKMANNAN.

#### Executive Committee.

. Mr. J. Dunley (president), Alloa.

- "G. Wilson (treas.), Bannockburn.
- , W. M'Isaac (secretary), Tillicoultry.
- " T. Jinks (auditor), Newtonshaw.

Mr. J. Wallace, Newtonshaw.

- " A. Knox, Menstrie.
- " R. Mitchell, Coalsnaughton
  - F. Williamson, Alva.

Honorary Members: Mr. J. Kirk, Dunfermline; Mr. J. Jack, Alva.

In again presenting to you the annual report of our conference association for the year that is past, we have extreme satisfaction in knowing that trade in our district for that period has been, generally speaking, fairly abundant, and, as a consequence, our various societies affiliated have had a large measure of success and prosperity, some of them being able to record unprecedented sales. A state of affairs such as this must be very gratifying and encouraging to those who have the interest and the management of our co-operative societies at heart. The upward tendency and growth of our societies must ultimately have the effect of causing those who are not connected with our movement to consider the advisability of becoming participators in the many advantages obtained by those who are members of such a movement as ours.

As in previous years, a goodly number of our societies have been devoting their attention very earnestly to some form of educational work, during the winter months especially. It is complimentary to realise, as each year passes, that there is a greater tendency on the part of our boards of management, and more inclination on the part of our members, to encourage and appreciate this phase of co-operation; and there is no gainsaying but that such work will duly bring its own reward to the societies that cater for it by having more loyal and sympathetic members and better citizens generally. With the appointing of a district auxiliary committee on education we have been able to form in our midst a most successful class for co-operative book-keeping, from which satisfactory results are expected. With the various lectures and social meetings that have taken place, and those that are arranged for, we

can fairly claim that educational work in connection with our conference district is in a very healthy and flourishing condition.

Our custom of former years to have quarterly conferences has been rigidly carried out, and it is pleasing to note that the attendance at these meetings has been in excess of any previous year, and that an intelligent and enthusiastic interest has been displayed on all the subjects brought before each conference.

Our first meeting was held on the 18th February, under the auspices of Dunfermline Society, when Mr. William Wright, the Scottish Co-operative Wholesale Society propaganda agent, read a very interesting paper on "The Development of our Retail Societies." During the course of the paper the reader gave many valuable suggestions as to how societies might, with advantage, greatly increase their trade. An interesting discussion followed, although, to a great extent, it was of a complimentary nature. Other items considered at this meeting were the annual report, balance sheet, and statistical statement, all of which were approved of without comment. The following elections for next twelve months were also confirmed, viz. :-President, treasurer, and two members of committee. The appointment of an auditor was also made, after which special reference was recorded by the president to the services of Mr. John Campsie, who had always taken a keen interest in the affairs of the association, and had audited the treasurer's books for a quarter of a century, and was now resigning that position owing to the unsatisfactory state of his health.

Our second meeting was held in the Victoria Hall, Dunblane, on the 13th May, where there is situated a society that, for a country locality, is making exceptional progress. At this meeting Mr. A. Young, M.A., Edinburgh, read his paper, entitled "The Influence of Co-operation in the Reorganisation of our Industrial System." Mr. Young delighted those present by the able and energetic manner in which he handled the question. The time at the disposal of the meeting to discuss the subject being very limited, it was agreed to delay same till next conference.

The third quarterly meeting was held on the 2nd September, in the picturesque village of Deanston, on the banks of the river Teith, where it was pleasing to know that the movement, although not expanding, was always holding its place amongst the villagers. The paper read at last conference was the subject again brought forward. Mr. Young having given a graphic and interesting summary of his paper, the subject was open for discussion. The paper was keenly criticised, and although on various points a strong difference of opinion existed, the general feeling was that a splendid ideal had been set before us to propagate as co-operators. The election of secretary and two members of committee for twelve months was confirmed at this meeting.

Our fourth and last meeting was held in the Co-operative Hall, Menstrie, on the 18th November, at which there was a good turnout of delegates and visitors. From the remarks of the chairman of the local society, it was

pleasing to note that the society in Menstrie was in a very healthy condition, and making satisfactory progress for such a limited district. The title of the paper for consideration at this meeting was "The Future Development of Co-operative Production by the Scottish Co-operative Wholesale Society," and was read by Mr. James Deans, who may now be well termed a fighting veteran in the cause of co-operation, and whom our president well depicted as the guiding spirit of co-operation in Scotland. The paper embraced many practical suggestions for the furtherance of co-operative production. Many great industrial and mechanical changes that had taken place since co-operative production was instituted were fully detailed, and methods that would be wise to adopt to suit the changed conditions of present-day commerce were carefully gone into. A very lengthy discussion on the paper ensued, and was taken part in by many of the delegates present. After the discussion, Mr. Deans, in his. usual effective and convincing manner, replied to the criticism made on the paper, and it might be here said that the reply to the discussion was as interesting and educative as the paper itself. At this meeting affiliation to the conference was asked by the women's guild of Newtonshaw Society, a request that was unanimously agreed to.

During the year just ended no very important change or development has come before our meetings. Since our last report we have had the privilege and experience of the alteration on our rules in connection with the purveying at our quarterly meetings. From our initial experience the utmost satisfaction has been realised by those attending our conferences and by the respective societies that have had the honour to entertain us. During the year the two societies in Alva have seen it to be to their advantage to amalgamate, and our heartiest congratulations for the success of the united society are sincerely extended.

Eight meetings of the conference committee have been held during the year, at which various items connected with our district and the movement generally have been submitted and considered. For all our conferences the committee have endeavoured to procure subjects that would interest and stimulate those persons attending our quarterly meetings, and in looking back on the last few conferences, we claim to have achieved a fair measure of success, and from outside complimentary reports in connection with our meetings we are assured that our conferences are of a highly educative character, and we trust that such a standard may long be maintained.

Our women's guilds are still proving satisfactory agents in our midst, and it is with pleasure we record the forming of a new branch in our district. Our earnest wish is that it may prove a help to the society under whose auspices it has been formed, and it is also hoped that further additions to the existing number will be forthcoming before another session.

To those societies under whose auspices we have met during the year we tender our warmest thanks for the kindness and hospitality so heartily extended to us, which in no small degree made our meetings more sociable and interesting.

To those societies that have favoured the committee with the use of their boardrooms for meetings of executive we are greatly indebted. societies that have presented the executive with complimentary tickets for social meetings or lectures, we return our sincere thanks. To Dunfermline and Alloa societies, in particular, we are extremely thankful, and greatly appreciate the honour and kindness conferred in being privileged to participate in their jubilee celebrations.

We can only wish that the year just begun may have in store an increased measure of prosperity, commercially and otherwise, for all the societies and other organisations affiliated in the association.

The following is the financial statement for the year 1911:-

Receipts.	£	S (	d.	Expenditure, £ s. d.
To Balance from last Report			0	By Secretary 3 0 0
			ŏ	
"Wholesale Society				
" Co-operative Union		-	0	" Committee's Allowances and Ex-
" Co-operative Insurance Society	1		0	penses 9 14 3
" Co-operative Newspaper Society	0 1	LO	6	,, Delegates and Deputations 7 18 7
" Scottish Co-operator Newspaper				,, Delegate to Bradford Congress 4 18 6
Society	0 1	10	0	,, Readers of Papers 2 10 2
" United Co-operative Baking				, Central Committee on Education 3 0 0
Society	2	0	0	, Printing Annual Reports 4 15 6
	0 1		0	
,, Paisley Manufacturing Society	0 1	LU	U	
"Scottish National Defence			^	" Scottish National Defence
Association	0 1		0	Association 0 10 0
" Alva Bazaar Society	3 1		6	,, Women's Guild Holiday Home
" Alloa Society	13	3	0	Fund 1 0 0
" Newtonshaw Society	2	2	8	, Purveying Teas at Conferences 12 0 0
" Menstrie Society		10	3	"Secretary's Postages 1 10 9
Dunblane Cosista	1		6	, New Cash Book and Treasurer's
	5		4	Postages 0 18 9
"Bannockburn Society			0	
,, Tillicoultry Society				,, Cash in Bannockburn Co opera-
"Stirling Society			9	tive Society 37 3 5
" Dunfermline Society	-		0	,, Cash on hand
" Deanston Society	0	6	3	
" Coalsnaughton Society	0 1	4 1	0	
" Clackmannan Society (two years)	2	1 .	4	
" Scottish Co-operative Women's				
Guild	0	2	6	
"Stirling Women's Guild (two		_	•	
	0 1	0	0	
years)			Õ	
,, Alloa Women's Guild	U	J	U	· ·
" Newtonshaw Women's Guild (two			_	Audited—
years)	0 1		0	THOMAS JINKS.
,, Alva Women's Guild	0		0	WALCONIED O MAINTE
" Tillicoultry Women's Guild	0	5	0	
,, Advertising—				
Co-operative Insurance Society	0 1	1	0	
Scottish Co-operator	0 1		0	
United Baking Society			Õ	
Paisley Manufacturing Society	0 1		ñ	
	0 1		0	
"Interest from Bannockburn	0	0	C	
Society	U	8	6	
	110	0.1	-	£112 3 11
£	112	3 1	Τ.	£112 5 11
				Warrana Milana Constant
				WILLIAM M'ISAAC, Secretary.

# (6) SOUTHERN SECTION.

The Board has held fifteen meetings during the year, of which twelve have been ordinary meetings, two special and one joint conference with the district secretaries. The sectional executive has met eight times.

The attendances of the Members of the Board have been as follows:-

	Possible.	Actual.	Absent.
Mr. W. H. Berry	. 15	13	. 2
Mr. W. T. Charter	. 15	14	. 1*
Mr. M. H. Clear	. 15	15	
Mr. S. Foulger	. 15	15	. —
Mrs. M. A. Gasson	. 15	15	. —
Mr. A. W. Golightly	. 15	13	. 2
Mr. A. Hainsworth	. 15	14	. 1
Mr. R. Rowsell	. 15	11	. 4†
Mr. B. Williams	. 15	15	. –
	4 600 5 3	4 42	4 433

<sup>\*</sup> Absent through domestic bereavement † Twice absent through illness.

The following appointments were made at the first meeting of the Board, held 28th June, 1911:—

## Representatives to the-

United Board .......Messrs. B. Williams and R. Rowsell.

Office Committee .......Mr. B. Williams.

Education Committee ........Mr. W. H. Berry.

Southern Education Association .......Mrs. Gasson and

Mr. A. Hainsworth.

Anti-Credit Committee ..... Mr. R. Rowsell.

## GENERAL PROGRESS.

The result of the year's work shows an increase of trade and membership in various parts of the section, and the improvement which was noted in our last report has been more than maintained. The societies around London continue to increase in strength generally and to spread out, not only into the suburbs, but citywards and in the direction which promise eventually to cover the whole of the ground.

We continue to receive a steady stream of applications for information and advice in forming new societies, only a small proportion of which, however, come to fruition. The circumstances in London are as peculiar as the schemes are varied, and though it is good to see evidence of enthusiasm and enterprise on co-operative lines, yet bitter experience of the pitfalls of the past make us chary of assisting experiments which have no reasonable promise of success. It may be that in this way we sometimes allow a useful proposal to escape, but in the majority of cases we are satisfied that it is better to use our efforts in linking these applicants to sound and healthy existing schemes than in starting societies which are foredoomed to failure.

The literature of the Union is in fairly constant demand, both by societies and our various auxiliary organisations.

## PROPAGANDA, &C.

The following are the principal particulars of the sectional conferences held during the year:—

Date.	Place.	Subject.	Introduced by
1911. April 4	London	The proposed Amendments to the Rules of the Union.	Mr. W. T. Charter.
		The National Insurance Bill.	Mr. Clifford Sharp.
Jan. 27	London	The Nationalisation of the Railways.	Mr. Emil Davies.
April 24	London	Co-operators and the Insurance Act.	Mr. H. J. May.

These conferences have all been well attended, and have produced useful and interesting discussions. Mr. Clifford Sharp, in November, gave an able and lucid exposition of the National Insurance Bill from the point of view of a representative of the Prevention of Destitution Committee, and incidentally let in a good deal of light upon the weaknesses of the Bill. His criticisms were scarcely relished by many of the delegates, who had succumbed to the then prevailing notion that the scheme of Mr. Lloyd George was a panacea for all the social evils.

The conference on the "Nationalisation of the Railways" was of educational value. Mr. Emil Davies is an expert on the subject and surprised the delegates, not only with his acute treatment of the questions submitted to him, but as well with the extraordinary array of anomalies in our railway system as compared with other countries, which he pointed out.

A joint conference of the district secretaries and the Sectional Board was held in London on 19th August, when a useful discussion took place on the new rules of the Co-operative Union, showing how they affected the propaganda and other work of the district associations.

District conferences have been held as usual on a variety of subjects, but special attention has been given in some to the question of "Credit," and the

suggestions of the Anti-Credit Committee have been discussed.

Several men's guilds have been formed in the section and are doing useful work. The Sectional Board has decided to give them official acknowledgment, invite them to conferences, and assist their propaganda in the same ways that the Women's Guild branches are already included.

#### SPECIAL PROPAGANDA.

Under this heading a larger quantity of canvassing has been carried out in various parts of the section. The Sectional Board has developed this work considerably and with useful results. There is little doubt that, in proportion to the cost, this is the most effective form of propaganda, and the societies have in several cases recognised this by asking for a repetition of the canvassers' work either wholly or in part at their own cost.

Our canvasser has done very useful work in connection with the following societies:—Surbiton, London Perseverance, Maidstone, Woburn Sands, Maidenhead, Gomshall, Sevenoaks, Petersfield, Cliffe-at-Hoo, and Bishop's Stortford. This work has done much to raise the fortunes of societies which had fallen on evil days, but it has also been effective in rousing into activity the dormant energies of others. The benefit of the "special mission" has been felt by all the various auxiliaries of the societies.

#### OVERLAPPING.

Three cases of overlapping in the section have occupied the attention of the Board during the year. In the case of High Wycombe and Maidenhead societies conferences were held at which the Board was represented, and, eventually, a boundary was arranged and embodied in an agreement between the two societies.

Sutton Co-operative Society and Mitcham Small Holders was an unusual case, as it was between a distributive and an agricultural society, only one of which, the former, is a member of the Union. The dispute arose through the proposal of the Mitcham Small Holders to start in distributive trade as an addition to their proper work. The Sutton Society claimed that it was already supplying Mitcham, and sought to prevent the establishment of a rival distributive store. The matter was first taken up with the A.O.S. in pursuance of the working arrangement which had hitherto existed with that body. After lengthy negotiations with the A.O.S. and the Mitcham Small Holders, without satisfactory result, it was agreed that the A.O.S. and the Co-operative Union representatives should meet and prepare a plan of settlement which each society should be expected to adopt. Subsequently to this arrangement being made, but before the conference met, the A.O.S. wrote

laying down the terms on which they would consent to discuss the question. Those terms made it impossible, in the opinion of the Board, to consider the case fully and fairly, the Board therefore declined to accept the limitations proposed and the matter stands in abeyance for the present.

The last and most serious case is that of the Bromley and Woolwich societies. This is a dispute which has been before the Board on and off for the past seven years. It affects an area which lies about midway between the Bromley and Woolwich societies' central premises. At the instigation of the Union, and with the support of the district and sectional organisation, the Bromley Society opened a branch within that area at Catford in 1901. In 1905, complaint was made of the encroachment of Woolwich Society in the immediate vicinity of the Bromley Society's branch at Catford. Negotiations have proceeded intermittently ever since, but we regret to say that no satisfactory settlement has been arrived at. Matters were, however, precipitated during 1911 by the action of Woolwich Society, which, while negotiations were in progress between the societies, entered into an agreement to lease land and proceeded to erect premises within a few hundred yards of Bromley Society's branch. The Bromley Society being dissatisfied with the unsatisfactory position of affairs appealed to the United Board in September last, and the whole matter will be fully dealt with in their report to Congress.

#### AMALGAMATIONS.

Two amalgamations have been effected during the year, the first, Long Wittenham with Oxford Society, and East Grinstead with Hayward's Heath. In both cases we believe the results will fully justify the amalgamation and that the respective districts will be more effectively and economically served than under the old conditions. There is at least one other case ripe for settlement, and we hope when the next report appears to record its accomplishment.

#### DISTRICT BOUNDARIES.

The rearrangement of these areas is now under the consideration of the Sectional Board. The task is a very difficult one, as the attempt made to adjust them three years ago fully proves. It will be quite an impossible task unless the societies affected are willing to co-operate with the Board in making an intelligent and effective division of the section. If this end is to be arrived at the societies will have to place their own local interests in the second place and endeavour to enter into the common needs of the section as a whole. It is hoped that before long a practical scheme may be submitted to the societies.

## GENERAL EDUCATIONAL AND LANTERN WORK.

The educational work of the section is more fully set out in the report of the Southern Education Association, which has been supplemented by various efforts on the part of the Board. We have still to regret the very small amount of interest which is taken in the special classes for managers and officials. It is difficult to understand the apathy which affects the employees of the south; happily there is some compensation in the excellent work which has been put in with and by the children of some societies.

The Teacher's Training Class has been held at Woolwich this year, and the very good average attendance of 24 students has been maintained. If we could have two or three similar classes running simultaneously we could be certain of making a movement among the dry bones in the near future.

The lantern work still continues to attract considerable interest in the societies, though the actual issue of slides is slightly below that of last year. We have received applications from 85 societies, and 7,120 slides have been issued during the year.

#### SOUTHERN CONVALESCENT FUND.

This scheme still continues to increase in influence and usefulness. Societies from far and near have heard of its work and many applications for information are received from outside the area of its operations. We trust that an ever-increasing number of societies in the section will avail themselves of its benefits.

Some idea of the work of the fund will be realised from the fact that 86 societies are now in membership, being seven more than last year. The subscriptions for the year amounted to over £709, and 292 cases received benefit at an aggregate cost of £585. 4s. 10d. Twenty-six tuberculous cases were dealt with, and we regret to add that these victims of the "white scourge" show no tendency to decrease in numbers. It is to be hoped that the generous provisions of the National Insurance Act in this respect may do much both to prevent and to remedy this disease.

It may be worth while mentioning here that the National Insurance scheme does not promise to relieve the scheme of any of its legitimate responsibilities, and that there will probably be more need than ever for the auxiliary help which our fund affords when the National Health scheme gets into working order.

#### CONCLUSION.

We cannot close this report without acknowledging the cordial co-operation which the Board always receives from the various auxiliary associations in the section. By the way, it may be noted that these organisations have a distinct tendency to increase, and it may well be that in the near future a distinct section of our report will be needed to contain our acknowledgments and the record of their work.

B. WILLIAMS, Chairman. H. J. MAY, Secretary.

### REPORTS OF THE DISTRICT ASSOCIATIONS.

## No. 1.-NORTH METROPOLITAN.

#### Executive Committee.

Mr. J. H. Bate (chairman), Stratford. | Mr. J. Maton, Edmonton.

Conferences have been held as follows:-

W. H. Barton, Luton. J. Day, Berkhampsted.

C. J. Farrow, Grays.

" W. G. Payne, Chesham.

" C. Rudall, West London.

Society.	Subject.	Introduced by
Luton	Lack of Interest amongst members of Co-operative Societies and its Possible Dangers.	Mr. D. Hunt.
Enfield Highway	C.W.S. and the Minimum Wage	Mrs. Wimhurst.
Brentwood	Co-operation and the Increased Cost of Living.	Mr. F. L. Rowland.
Hendon	Suggestions for the Control and Limitation of Credit Trading in Co-operative Societies.	Mr. J. Maton.

Since our last report to Congress the committee has endeavoured to keep in close touch with the various societies in the district, but, owing to the immensity of the area to be covered, the work proves to be of a very trying character, the distance from end to end prohibiting delegates from attending the conferences in such numbers as societies ought to be represented, owing to the heavy railway expenses entailed. Despite this drawback a good attendance has been reported at every conference, and a keen interest has been shown in the papers discussed, and in co-operative propaganda work.

The association has endeavoured to get societies which have never previously entertained a conference to take a wider appreciation of the work, and the four conferences held this session have given an opportunity for delegates of the small societies to get a knowledge of the members and the labours of the committee of the district. The results have fully justified the efforts put forth. In the case of the conference at Hendon, this was the first held under the auspices of that society in a long series of years. and although the subject of "Credit Trading" was not an inspiring one. a lively discussion took place, and some good results should accrue.

Societies, especially the large ones in the district, report good progress, and the figures for the year will show that the North Metropolitan area is getting well covered with co-operative activity.

The committee has also sent a deputation to the Hemel Hempstead

and Tring societies with a view of getting more of their committees to attend future conferences, and also to entertain one, if possible, and the prospects seem promising.

With regard to the formation of new societies, as suggested at the meeting of the Sectional Board and district secretaries, the committee are watching the growth of outlying districts, and hope to get already existing societies to extend their operations, so as to cover what would otherwise for sometime to come be a co-operative desert.

The association was represented at the Bradford Congress.

The following is the expenditure for the year:-

		S.	
Committee Meetings	14	19	7
Deputations	0	8	3
Printing and Stationery	1	3	8
Postage	1	10	5
	£18	1	11

#### SPECIAL DISTRICT FUND.

				Expenditure. By Grant towards Delegate's Ex-	<b>3</b> 8	d.
,, Donations— Co-operative Insurance Stratford				penses to Congress, Printing Papers, &c. ,, Balance in hand	8	1
	£7	19	5	£	7 19	5

F. P. HAYWOOD, Hon. Secretary

#### No. 2 .- SCUTH METROPOLITAN.

#### Executive Committee.

Mr. J. Stevenson (chairman), Croydon. | Mr. D. W. Cooper, Sutton. " C. J. Beese, Staines.

" A. J. Brown, Addlestone.

., J. O'Brien, Woolwich.

" W. Harding, Penge.

,, G. J. Wade, Bromley.

Conferences have been held during the year as under :-

Society.	Subject.	Introduced by
Cobham	What is a Successful Society?	Mr. J. Stevenson.
Penge	The Benefits of Co-operation (Mr. H. J. May's Paper.)	Mr. Foulger.
Sevenoaks	Small Societies: Their Weaknesses and Difficulties.	Mr. C. W. Newbold.
Hampton	Co-operation as a means of uplifting the Workers.	Mr. J. Stevenson.

The conferences have been fairly well attended, some very good discussions have taken place and it is hoped that excellent results will follow.

Although one or two societies' affairs are not in a flourishing condition, I think we may say that co-operation is making a steady advance in this district; nine societies reporting increases of trade or membership.

Early in this year the district committee had a very encouraging report regarding the Surbiton Society, which had been receiving, on behalf of the Union, the assistance of the Woking Society. Progress, however, does not seem to have been maintained.

From other societies in the district reports have reached us of the good service which the Union has been to them, and if those societies which have not too much capital to work with would, when in doubt, only seek the advice of the Union officials, which they have a right to and can obtain for the asking, much might be saved and less disappointment experienced.

Small societies might do well by applying to the Union for copies of Mr. Newbold's paper mentioned at the beginning of this report.

In the south-east district of London co-operation is advancing splendidly. Penge has amalgamated with Brixton Result, Woolwich and the Bromley and Crays societies have opened new branches in the Lewisham and Catford districts, and, according to balance sheet reports, both societies' ventures have come up to expectations. Sutton Society advancing on London from the south-west side, and with Croydon making progress on the outskirts, the signs point to the fact that London is losing its claim to the title of "co-operative desert."

During the year the committee has lost one of its members by death, viz., Mr. A. J. Brown (Addlestone). By his death the committee loses one of its most respected members, and co-operation a genial and staunch supporter.

The following is the expenditure for the year :-

	~	s.		
Committee Meetings	10	14	3	
Printing and Stationery				
Postage	1	5	11	
Deputation				
*				
	13	12	3	
Less Subscription from Co-op. Insurance Society	0	5	0	
	_			
	€13	7	3	

J. Dickinson, Hon. Secretary.

#### No. 3.-KENT.

#### Executive Committee.

Mr. D. Flemming (chairman), Chatham. | Mr. S. Hore, New Brompton.

W. Rayner, Dover.

G. Wood, Sheerness Co-operative.

Underhill, Canterbury.

W. Angear, Sheerness Economical.

T. J. Burney, Rochester.

A. D. Banks, Ashford.

W. Collins. Maidstone.

J. Scrace, Tunbridge Wells

H Whatley, Dartford.

J H. Clunne, Gravesend.

R. Chappel, Sittingbourne.

,, H. A. Carpenter, Faversham.

W. White, Greenstreet.

" G. Whibley, Cliffe-at-Hoo.

" J. Norris, Ramsgate.

H. W. Black, Rainham.

J W. Ashby, Tonbridge.

A. J Curling, Barge Builders.

The district committee has held five meetings during Congress year, with an average attendance of seventeen out of a possible twenty. it is known that a meeting entails twelve hours for some, including travelling, it is a significant index of the members' co-operative zeal and enthusiasm for advisory and missionary work.

During the year the following conferences have been held:-

Society.	Subject.	Introduced by
Rochester	C.I.S. Collective Life Assurance Scheme	S. P. Leah, Manchester.
Sittingbourne	Proposed Amendments Co-operative Union Rules.	S. Foulger, Ipswich
Medway Barge Builders & Carriers.	The Future of Co-operative Production	R. Halstead, Leicester.
Tunbridge Wells	Co-operative Societies and the Minimum Wage.	Mrs. Wimhurst (Women's Guild).
·	Special Educational Conference :-	
New Brompton	a. Training of the Children	G. Davis, New Brompton.
	b. Choirs and their work for the future	A. L. Burgess, Sheerness.
	c. Mixed Guilds	Mr. Kite, Rochester.
	d. Propaganda Work	T. Arnold, Sittingbourne.
Walmer	The Benefits of Co-operation	H. J. May (Sectional Secretary).
	Special for Committees of Management only—	
Chatham	Organisations of the Co-operative Employees.	S. Hore, New Brompton.
	pioyees	

Unabated interest continues to be shown both by attendances and in the subject matter at the conferences. Any society entertaining a conference has still the prerogative to select whatever they deem of most value and importance or having a direct bearing upon local life or upon the movement nationally.

The educationists are encouraged to hold a special conference annually whereto only those directly concerned in educational matters are invited. At their last they drew special attention to the dire need for the revival of the sectional festivals, because this was the sole avenue for choir contests, and was the means of maintaining and sustaining a living standing interest in choral matters. The lapsing of the annual festival had damped the ardour and blighted the prospects of the future choirs, and a resuscitation was the sole ray of hope.

A revival of interests for the amalgamation of two of the oldest societies has been tried and tested. One society passed the necessary statutory resolution by the required three-fourths majority, and confirmed the same at a subsequent meeting. The other society, by a narrow majority, was against amalgamating at their first test. Nothing daunted a second trial was made, but this only increased the number of dissentients. Education on the policy and wisdom of such a step alone will perfect the issues.

Three societies, viz., Canterbury, Chatham, and Ramsgate, have during the year celebrated their coming-of-age. Each and all made special efforts to give publicity to the events. The largest buildings obtainable in each town were engaged and no stone left unturned to make the occasions profitable, educationally and commercially.

Nearly the whole of the societies could focus attention to developments—new premises, branches, and opening up of new departments.

The vexed problem of overlapping was again before a sub-committee of the district. The complaining society was convinced that more than ordinary measures were in operation to prevent friction. The investigation revealed the fact that the true spirit of regard and comradeship was still reigning in the co-operative vineyard.

A society sought the services of a supervisor, backed by the Co-operative Wholesale Society, and it is confidently expected that the leeway will speedily be recovered.

Another society, whose share capital had to be written down a few years back, has restored same to its full value.

Trade improving, consequently profits, together with an increasing activity, particularly through the medium of the children, makes for prosperity, and keen personal interest must make itself felt.

Another society of over twenty years' standing was likened to Peter Pan, but during the year has thrown off the mantle of apathy and indifference. Rousing public and members' meetings have been held, and over one hundred new members were enrolled. A "No. 1" Branch has been opened and eager efforts are being made for a No. 2 Branch.

An attempt has been made to establish a District Conciliation Board, which would have dealt with burning questions pertaining to labour and the aspirations of the Amalgamated Union of Co-operative Employees.

One society only is outside the membership of the Union, but there are indications which warrant the belief that it will rejoin our ranks before long.

No new societies have been started, but fresh ground has been broken by expansion of existing societies.

The district will again be represented at the Annual Congress.

The expenditure for the year is as follows:-

	£	8.	a.
Printing and Stationery	3	12	0
Deputations	4	5	10
			_
	£7	17	10

## SPECIAL DISTRICT FUND.

To Donations— Sheerness Economical. Sheerness Co-operative Faversham Chatham Ramsgate Gravesend Canterbury River and District (Dover). West Brompton Dartford. Rochester Ashford Sittingbourne Tonbridge Tunbridge Wells. Greenstreet Rainham Maidstone Barge Builders and Carriers Co-operative Insurance Society	8 8 2 1 2 2 5 7 0 13 1 17 0 15 1 1 0 18 0 7	11 0 2 11 0 0 9 8 0 10 9 11 9 0 9	Expenditure. £ s. d By Balance brought forward from last year. 2 15 11  , Committee Meetings (five)—3rd Class Railway Fares only 11 7 11  , Printing and Typing Congress Reports, Stamps, Wires, &c. 8 10 8  , Advisory Work 6 12 4  , Special Propaganda 10 10 0  , Public Meetings, Conferences, &c. 16 5 6  , Balance 2 14 11  Audited— W. R. Angear.
	3 17	3	£58 17 3

Note: The contribution to Special Fund is 1d. per member per annum; each contributing society is entitled to representation upon the District Executive, which embraces 14 presidents of societies.

MARK H. CLEAR, District Secretary.

No. 4.—Sussex.

#### Executive Committee.

Mr. L. G. Razzell (chairman), Reigate. " B. H. Baker, Newhaven. Mrs. J. Green, Worthing.

Mr. G. W. Sier, Lewes.

" G. Prevett, Haywards Heath.

The following conferences have been held:-

Society.	Subject.	Introduced by
Lewes	Co-operation and its relation to the Trust Movement.	Mrs. Sole.
Worthing	Co-operation: What is the good of it?	Mrs. J. Green.

Although these have been well attended, it is found very difficult to arrange conferences in this district, as all the societies are small and few in numbers, especially as Guildford, Godalming, and Gomshall, which were allotted to this district when it was rearranged, refuse to recognise the District Association or to send delegates or to have conferences at their societies.

Bognor Society has been taken in hand by the Co-operative Wholesale Society as a last resource, and the district committee have great hopes that it will now pull through.

East Grinstead has been taken over by the Haywords Heath Society, which has opened the old premises as a branch.

Newhaven, Lewes, Haywards Heath, and Reigate societies are reporting good progress.

Arundel Society has just passed through a trying time, having introduced a strict cash system in a district where credit is prevalent; it has lost very many members and much trade as a result of this action. The committee are considering the advisability of opening a branch at the neighbouring town of Littlehampton, when a larger membership can be obtained.

Brighton Society reports splendid progress, having made an increase of £12,000 in trade during the year. It is also branching out at Southwich, Shoreham, and into new freehold premises in the main street at Worthing, where trade and membership continues to grow.

The expenditure for the year is as follows:-

y the second sec	£	s.	d.
Committee Meetings	5	6	1
Deputations	3	15	9
Printing and Stationery			
Postage	0	8	8
			-
	£9	9	3

H. C. KILLE, Hon. Secretary.

#### No. 5.-HANTS.

#### Executive Committee.

Mr R. Hibberd (chairman), Parkstone. | Mr. A. Price, Shanklin.

, R. S. Pearce, Southampton.

S. Bowerman, Portsmouth.

W. Hutchings, Winchester.

" E. Ruddock, Eastleigh.

Sanders, Farnham

Conferences held during the year as follows:-

Society.	Subject.	Introduced by
Portsmouth	Amendments to Rules of Union	Mr. Foulger.
Farnham	A Plea for the Poor	Mr. Ashwell.
Petersfield	Co-operation and its Possibilities in Petersfield.	Mr. Butler.
Eastleigh	Minimum Wage (Mr. Golightly's Paper.)	Mr. Browning.
Cowes	Self-help for the People	Mr. T. Butcher.

The district committee beg to report that there are unmistakable signs that our movement is gradually finding favour with the people of this part of the country.

The conferences, as above, have done much to awaken interest in our work and objects. The conference at Portsmouth on "The Rules of the Union" was extremely useful in familiarising committees of management with the administration of our great organisation. At Farnham the immediate result of the conference was an increase in membership and trade. The conference at Petersfield was held at a juncture when counsel and advice were most needed. The outcome of this conference was in every way satisfactory. At Eastleigh the conference on "The Minimum Wage" was a special one, and the views expressed by the delegates of a distinct educational value. At Cowes, Mr. Gray's paper on "Self-Help" was productive of a good discussion.

With regard to the general progress in the district, the newly-formed society at Ringwood is making good progress on true co-operative lines. The Petersfield Society, before alluded to, after experiencing some financial troubles due to local causes, is now pushing forward toward success. At Winchester the progress may be described as extraordinary; new premises have been opened, and it cannot be doubted that co-operation has a good hold on the people there. Extensions of premises and trade have also taken place at Cowes, Shanklin, Eastleigh, Parkstone, Southampton, and Portsmouth. In the last-named town there has lately been a rapid increase in all departments of trade and in membership, which now amounts to 10,000.

The continued activity of the various educational and women's guild committees has done much to popularise the movement in their respective towns, and we take this opportunity of acknowledging their services.

The expenditure for the year is as follows:-

	£	S.	α.
Committee Meetings	20	9	$2\frac{1}{2}$
Deputations	11	14	5
Printing and Stationery	1	13	6
Postage	1	5	0
	£35	2	13

J. L. Welch, Hon. Secretary.

### No. 6 .- WILTS AND DORSET.

#### Executive Committee.

Mr. W. H. Ashby, Chippenham.

" C. J. Cane, Salisbury.

" F. Curtis, Warminster.

" G. E. Lewis, Trowbridge.

Mr. A. H. Oakley, Weymouth.

" D. G. Sloacombe, Devizes.

" M. Stirling, Bradford-on-Avon.

The district report for this year is of a bright character. The conferences have been better attended than in any previous year, especially the one held at Calne, when there were upwards of eighty delegates present, and for the first time delegates were present from three women's guilds.

The following conferences have been held during the year:-

Society.	Subject.	Introduced by
Chippenham	Sands and Rocks of Co-operation	Mr. Davis, of the Southern Sectional Educational Asso- ciation.
Devizes	Paper issued by the Anti-credit Committee on Suggestions for the limitation and control of Credit Trading in the Co- operative Movement.	Mr. Cooke, Secretary of Devizes Society.
Weymouth	Different Methods of Advertising: Are they necessary and beneficial in the Co- operative Movement?	Mr. Oakley, Secretary Weymouth Society.
Calne	Mr. Golightly's Paper: A Minimum Wage for Co-operative Employees.	Mr. E. R. Box, District Secretary.

During the year the committee have been very busy strengthening the movement in the district, although there are a great many places where co-operation does not exist. Gillingham has occupied a great deal of time and attention, but up to the present the committee has not been able to record success, although there are hopes that something will be done in the near future.

Amesbury is still occupying attention as it has many difficulties to Visits have been made by members of the district committee who have assisted as much as possible.

During the year the Trowbridge Society has celebrated its jubilee in a princely fashion. The members voted £120 to the Trowbridge Cottage Hospital for the purpose of a complete fitting up of the operating theatre, bringing it up to date. The society also gave 25 guineas to the Melksham Cottage Hospital and 25 guineas to the Westbury Cottage Hospital; these were special gifts as the society already subscribes to these institutions. A free tea was also given to about 2,000 children of members, and a souvenir history of the society to each of the members.

During the year the Devizes Society has opened a branch at Market Lavington.

Warminster also is branching out into the villages, doing good work.

Bradford has also celebrated its jubilee. The committee gave a free tea to about 700 children as part of their celebrations.

Weymouth has also been branching out and has started in the coal trade, and up to now has been very successful. The members have also wiped out the law costs they had to pay in fighting for their rights in connection with their bakery.

Mr. Ashby has also assisted to establish two societies in connection with the agricultural organisation societies.

Hoping our success in the coming year will be greater.

The expenditure for the year is as follows:-

	£	S.	a.
Committee Meetings	15	6	8
Postage	. 0	17	6
Printing, &c.	. 0	8	6
Deputations	3	17	6
	690	10	9

Spi	CIAL	Dis	STRICT FUND.			
Receipts Balance in Treasurer's hands	£ s.	d.	Expenditure, By Carriage and Postage of Wheat-	£	s.	d.
Chippenham			sheafs		4	
•	0.10	_	,, Delegates' Expenses to Amesbury		17	
In Countries to hands the Years	6 18	7	,, Congress.	4		0
In Secretary's hands, 1st January,	0 15	11	" Treasurer—Postage	Ü	1 5	0
, Trowbridge			", Fostages and Sundries			
,, Bradford	1 1	ő		5	17	3
, Wilton	0 5		, In Treasurer's hands, 31st Dec.,		- •	
", Salisbury	0 10	0	1911	5	15	7
"Warminster	0 10		,, In Secretary's hands, 31st Dec.,			
", Weymouth	1 0		1911	0	13	2
" Co-operative Insurance	0 5	0				
-		_		-		_
1	E12 6	0	1	12	6	0

E. R. Box, Hon. Secretary.

## No. 7 .- OXFORD AND BUCKS.

#### Executive Committee.

Mr. A. E. Perkins (chairman), Windsor. | Mr. C. E. Taylor, Swindon.

" J. Webb, Banbury. " T. Ramsey, Oxford.

A. J. Mayers, Reading.

an) Window | Mr. C. F. Maylor Swindow

,, J. Hillyer, Stoney Stratford.

" H. Dolling, Wolverton.

The frequent holding of conferences has mainly been the medium through which the committee has endeavoured to maintain and to spread an interest in co-operative principles and methods. The attendance at several of these conferences of a fair number of the ordinary members, and sometimes, through the inclusion of friendly societies, trade unions, and political organisations, of the outside public, has been very encouraging, and has served to spread a knowledge of our movement in quarters where hitherto it had been but imperfectly understood.

The following subjects have been discussed:-

Society.	Subject.	Introduced by
Bletchley	Facts and Fallacies concerning Un- employment (By Mr. W. Scaife, Grays.)	Mr. Dolling.
Windsor	Co-operative Societies and the Minimum Wage.	Miss Ll. Davies.
Oxford	Revision of Union Rules	Mr. H. J. May.
Swindon	The Social Problem and the Co-operative Movement.	Mr W. H. Jennings (late Ruskin College Student).
Banbury	The Housing Problem	Mr. W. H. Timms.
Sunningdale	Difficulties of Village Co-operation	Mr. F. R. Cook.
Stony Stratford	Can the Workers Save Themselves? (By Mr. W. H. Jennings.)	Mr. T. Ramsey.
Reading	The Coming Struggle: How to Fight the Trusts.	Mr. A. Lewin, Oxford.

The straggling character of the district prevents a full attendance from societies at the conferences, and is, perhaps, responsible for some slight slackening of the bonds of unity between the societies, otherwise the discussions have been both interesting and instructive.

The Windsor conference was arranged jointly with the women's co-operative guild to discuss the much-vexed question of the minimum wage. No definite resolution was proposed, and but few objections really answered.

At Swindon upwards of 200 were present, and a lively exchange of opinion continued all the afternoon.

At the other conferences fair audiences have listened to the papers, and encouraged each other with experiences of difficulties overcome.

The trade of societies in the district during the year has been fair.

Swindon continues to make most satisfactory progress, as befits a large industrial centre. Its jubilee celebrations during the summer were made the occasion of a special effort to gain adherents—an exhibition arranged by the Co-operative Wholesale Society being one of the chief features.

Reading is making advances along sound lines, and Slough and Wolverton have both extended their bakery facilities during the year.

Banbury, Chipping Norton, Stony Stratford, Bletchley, Maidenhead, and Windsor are improving on previous figures.

The prospects of High Wycombe continue bright, and Sunningdale's improvement is maintained.

The year opens with one society less in the district-Wittenham having amalgamated with Oxford, which has procured a fourth motor vehicle to cope with its increased trade.

The expenditure for the year has been as under:-

	£		
Committee Meetings	10	12	7
Deputations	3	12	2
General Printing			
Postage and Stationery			
	£18	18	6

The following shows the state of the District Fund.

The following shows the state	e or r	the District Fund.—
To Balance, 31st December, 1911. 17 , Subscriptions—     Oxford Builders. (     Windsor (     Swindon (	1 1 0 3 3 0 1 1 0 1 1 0 5 0 5 0 7 6 0 10 6	By Printing Conference Papers , Delegates to District Conference (fares only) , Expenses of Readers of Papers at Stoney Stratford and Reading , Conference at Sunningdale , Postage , Postage , Balance, 31st Dec., 1911

£28 16 10

4 18 1

0 15 9

1 2 2 0 3 17 6 10

EDWARD KING, Hon. Secretary.

#### No. 8.—Cambridge and Bedford.

## Executive Committee.

Mr. W. Resbury (hon. sec.), Sawston. | Mr. A. Andrews, Hitchen.

- " C. T. Goldsmith, Bedford.
- H. Sayer, Ely.
- C. Martin, Bishop's Stortford.

- " W. H. Beavis, Woburn Sands.
- ,, G. B. Poppy, Newmarket.
  - F. G. P. Radcliffe, Garden City.

## Conferences have been held during the year as follows :-

Society.	Subject.	Introduced by
Bedford	Relation of Distributive Societies to Co-operative Production.	Mr. Threadgill.
Sawston	A Nation Insured	Mr. B. Williams.
Arlesey	Co-operation and the Perils of Credit (By Mr. George Hines.)	Mr. B. Williams.
Bishop's Stortfrd.	Lines of Advance.	Mr. F. G. P. Rad- cliffe.

The average number attending each conference was 45.

The executive has met on two occasions for special business, and has held meetings at each conference. The special meeting to arrange for the year's work has proved very helpful.

The papers read at the conferences have been of a practical nature, and those on Insurance very instructive.

Practical assistance has been given to weak societies.

Special visits have been made to Woburn Sands, and although no new societies have been formed, new branches have been opened, and the idea of concentration has been carried out.

Since questions of insurance against sickness risks have become very important to co-operative societies, the executive has decided to have conferences on the subject, so that committees may know how to act.

The expenditure for the year is as follows:-

	£	s.	d.
Committee Meetings	20	0	3
Deputations	4	5	3
Printing and Stationery	1	8	6
Postage	0	10	0
-			
£	226	4	0

#### STATEMENT OF SPECIAL DISTRICT FUND.

Receipts. To Balance brought forward from	£	s.	d.	Expenditure By Delegate to Congress	4	s. 0	Ò
last year	13	16	3	" Conference Papers	1	7	6
Co-op. Insurance Society	0	5	0	Woburn Sands		0	
Cambridge	5	0	0	" Printing and Stationary	0	3	0
Newmarket	2	10	0	Postage	0	1	
Sawston	2	0	0	, Balance at Bank	16	8	9
C.W.S. Bank Dividend and				" " Secretary's hands.	0	17	0
Interest	0	6	0	,,,			
	£23	17	8		£23	17	3

W. RESBURY, Hon. Secretary.

#### No. 9.—Norfolk.

## Executive Committee.

Mr. F. J. Newman (chairman), Great | Mr. H. J. Yates, Fakenham. Yarmouth.

- ,, G. Mayes, Wymondham,
- " R. Palmer, Thetford.

- " J. W. Newman, Norwich.
- ,, W. Speare, Beccles.
- " E. T. Taylor, Lowestoft.

In reviewing the work of the past year, there are some parts of it that we are very much dissatisfied with. Our expectations of progress in the direction of bringing the distributive and agricultural co-operation into closer fellowship have not been realised; we had hoped this would have been ere this an accomplished fact. We are convinced that no very great extension of our movement will take place until this is done, but in other directions there is much that we can be thankful for. Societies have displayed a better spirit towards the ideals of the movement. Those who were once struggling against adversity have been rescued from the danger of going under by the true spirit of co-operation.

Three conferences have been held during the year as follows:-

Society.	_ , Subject.	Introduced by
Norwich	Amendment to the Rules of the Union.	Mr. H. J. May.
Cromer	The Evils of Credit Trading and Some Reflections Thereon.	Mr. J. Bailey, Manager Wymondham.
Fakenham	The Benefits of Co-operation	Mr. H. J. May.

These conferences were all that could be desired from the standpoint of attendance and discussion, and we trust the excellent spirit displayed was carried to the various societies represented.

The first conference was held on 4th March, 1911. It was natural that the subject should create a lively interest. At this conference the usual sections of our movement were invited to send representatives, and they responded in fairly good numbers. Mr. May did not prepare a paper but addressed the conference upon the subject, dealing mainly with the most intricate points raised by the alteration of Rules 10, 16, and 20. A resolution was moved in favour of grouping small societies together for the purpose of representation to Congress, which was heartily agreed to.

The second conference was held on 27th May. This was the first conference held in Cromer in the history of the society, and was brought about by the small help rendered them by our Special District Fund, which was much appreciated by the local members. The subject was treated by the writer in a most practical manner, not only from a business point of view but even more strongly from the moral aspect. The following resolution was carried unanimously:—

That this conference, realising the growing tendency of the evil of credit as applied to the co-operative movement, pledges itself to do all in its power to curtail its existence in this district.

The third conference was held on 23rd September, at Fakenham, and here we were fortunate in having an up-to-date paper, although it was an old title, the old one being out of print brought forth a new one for our Fakenham friends. This was much appreciated by all and the many points noted. Our friends at Lynn honoured us by sending representatives; also we had with us on this occasion Mr. G. Edwards, secretary Agricultural Labourers' Union.

We have not confined our work to conferences during the year, but have been carrying on active propaganda. This was done by the aid of our Special Fund, having arranged for some special lectures to be given. The subject chosen was, "The Ideal of Industry: A Review of the Condition of Co-operative Works and Workers." This was given at Fakenham, Beccles, and Cromer, with the aid of a lantern, and was greatly enjoyed.

We have also been in communication with some friends in a fairly populated district with the view of planting co-operation there, and ere long we shall be holding a preliminary meeting.

During the year we have had printed some special Transfer Books. These forms are to enable an easy method of members leaving one society to be looked after when going to another town. These have been sent to every society in our district, but as yet we cannot record any result.

Generally speaking the district is in a much more prosperous state than it has been in the past. There is a more active desire amongst the members to go ahead, and they are responding to the call of loyalty, with the result that propaganda is going on and business is increasing.

The expenditure for the year is as follows:-

	£	s.	d.
Committee Meetings	10	14	6
Deputations	3	4	4
Printing	0	16	6
Postage and Stationery	1	16	6
			—
•	£16	11	10

#### SPECIAL DISTRICT FUND:-

Receipts.		d.	Expenditure.	£	s.	đ.
To Balance last year		5 0	By Hire of Halls—Norwich and Cromer		15 16	
,, Great Yarmouth Co-operative Society		1 0	"Delegates' Tea at Cromer "Mr. Rowbottom—Lecture Fee at		1	
" Norwich Branch A.U.C.E " Sheringham Society	0 1	5 0	Cromer, Meeting at Fakenham—Rail and	_	9	
,, Beccles Educational Committee	0 1	1 0	Lost Time, Coe-Gas, Limes, &c., for		-	
" Fakenham Society		0 0	Lecture, Fakenham	_	4	
Carried forward	. 71	3 1	Carried forward	3	6	8

Brought forward To Lowestoft Educational Society., ", Co-operative Insurance Society ", Wymondham Educational Committee - Part cost 'Bus ", Other Amount - Part cost 'Bus  Audited - Geo. Lathan.	£ s. 7 13 0 10 0 5 0 15 0 10	0	Brought forward  By Attendance at Conferences — Norwich and Cromer , Subscription to W.E.A. , Rail for attendance—Sub-Committee , Posting Bill for Small Holders' Meeting , Conveyance to and from Wymondham , Telegrams and Porterage , Printing, including Transfer Scheme Books , Stationery and Postage , Cash in hand	0 0 1 0 1 0	6 2 5	6 0 0 9 0 4
	£9 13	1		£9	13	1

W. TIDD, Hon. Secretary.

## No. 10.—ESSEX AND SUFFOLK.

## Executive Committee.

Mr. A. W. Kibble (chairman), Halstead.

" S. Foulger, Ipswich.

" G. Ryder, Colchester.

Mr. B. S. Wood, Braintree.

" G. Young, Chelmsford.

" W. Hubbard, Witham.

G. Barker, Wickham Market.

The following conferences have been held during the year:-

Society.	Subject.	Introduced by
Chelmsford	The Relation of Co-operation to other Working-class Movements.	Mr. H. J. May.
Maldon	Minimum Wage	Mr. S. Foulger.
Halstead	Co-operation and the Increased Cost of Living.	Mr. Rowland.

The conferences have been well attended and useful discussions followed the reading of each paper.

Referring to the general work of the district committee we have no new developments to report, consolidation having been the order of the year's work; to that end a considerable amount of propaganda has been carried on in connection with several societies, which has been followed by a more lively interest among the members and increased loyalty to their own store.

Leicester and Colchester societies have celebrated their jubilee during the year, the latter having erected a splendid branch at Brightlingsea to celebrate the event.

The whole of the district is now well covered, and the committee are keeping a watchful eye with a view of stimulating and assisting when possible.

The expenditure for the year is as follows:-

	£	s.	d.
Committee Meetings	10	6	0
Deputations	6	12	10
Printing and Stationery	0	16	0
Postage	1	10	10
			—
,	£19	5	8

## SPECIAL DISTRICT FUND.

Receipts.	£ 8	s. d.	Expenditure.	£ s. d.	
To Balance forward	1 1	4 9	By Printing Conference Papers		
" Colchester Society	2	2 0	,, Propaganda Meetings		
, Ipswich Society			" Deputations to Societies		
, Haverhill Society			, Postage, Stationery, &c		
	î		" Special Expenses		
		1 0	, Balance in hand	9 19 0	
" Chelmsford Society		-	,, Dalance in hand	5 15 2	
" Harwich Society	1 (				
" Maldon Society	0 1				
" Witham Society	0 1				
" Braintree Society	0 1	0 6			
" Leiston Society	0 1	0 6	Audited-		
Wickham Market Society	0 1	0 0	W. Rigo.		
" Tiptree Society	0	5 0	•		
", Co-operative Insurance Society	0	5 0			
,, co operative ambarance secrety			_		
4	19	3 9	4	13 3 9	
	,10	0 0	1	1000	

W. J. Salmon, Hon. Secretary.

## SOUTHERN CO-OPERATIVE EDUCATION ASSOCIATION.

#### Executive Council.

Mr. J. T. Harris, B.A. (president), Co- Mr. J. J. Dent, Working-Men's College. operative Brotherhood Trust.

" W. J. Foster (hon. sec.), Co-operative Bass Dressers.

Miss E. E. M. Allen, Reigate.

Mr. E. J. Bull, A.U.C.E. .. G. Carter, Oxford.

" W. T. Davis, Woolwich.

" S. E. Elliott, Gravesend.

" L. W. Law, Grays.

Miss J. P. Madams, Co-operative Brotherhood Trust.

Mrs. Holyoake Marsh, Edmonton.

Miss C. Webb, Croydon.

Representing Southern Sectional Board :-

Mrs. M. A. Gasson.

Mr. A. Hainsworth.

The work of the council during the year past has been directed, in the main, to assisting and encouraging educational committees to take up a

serious course of work, in accordance with the Educational Programme of the Central Education Committee. Our efforts have not been attended with as direct and immediate response as we could wish, but evidences are not lacking to show that there is an awakening.

Four conferences have been held during the year.

The first conference was held on 15th July, 1911, when Mr. W. R. Rae gave an address on the "Educational Programme." Mr. Rae emphasised the fact that all true education can be summed up in "The formation of character." "Character," he said, "is life in its highest form, and I cannot conceive any rank of life where character is more important than in those spheres of action the co-operative movement offers to us. It is character which gives us a glimpse of the moral world through the uprightness of the individual." Mr. Rae explained the attitude taken by the Central Education Committee in respect to children's classes, young people's circles, classes for apprentices, salesmen, and managers, and showed that they had been true to their ideal. He deplored the feeling of apathy on the part of adults, and the apparent lack of a love of knowledge for its own sake.

The second conference was held at St. Albans on 3rd September, 1911, when Mr. Osborne Graham read a paper on "Why Co-operators should Educate." "Co-operative sentiment," said Mr. Graham, "is of immense value to us in a material sense, we should not sell as much to our members without it. If we can extend and intensify this sentiment we stand to gain materially. Man, except where highly and rightly educated is not entirely a being of reason; he is largely guided by his habits and sentiments. As organisers we must take men as they are, and we know as a psychological fact that every co-operative tract or book read, and every student at any of our classes has his sentiments intensified and his activity aroused. Indeed, in our classrooms we create quality—the men and women with intensified beliefs, who become missionaries and apostles of co-operation."

For our third conference a departure was made, and, instead of having a single speaker, four secretaries of educational committees were asked to give an account of the actual work carried on in their respective societies. The innovation proved very successful, and many of the suggestions made and hints thrown out in the course of the papers and discussions were of a very helpful character.

The fourth conference was the annual joint conference with the Southern District Council of the A.U.C.E. At this gathering the chairman of the United Board (Mr. B. Williams) was to have given an address on "Co-operation, Trade-unionism, and Cognate Subjects," but, owing to his having to attend the funeral of the late Mr. J. C. Gray, he was unable to be present, and his place was taken by Mr. J. Burgess, who at a very short notice kindly-undertook to read Mr. Wilson's paper on the "Place of Co-operative Employees in the Movement."

These conferences have been well attended and, in the main, the discussions have been well maintained, and we hope have been the means of

awakening and encouraging an interest in the educational work which we as co-operators ought to be doing.

A very successful teachers' training class has been formed, and is being conducted at Woolwich by Mrs. W. T. Davis. The number of students enrolled is greatly in excess of previous years, the average attendance at the class being twenty-four, many of whom, it is anticipated, will qualify to act as teachers of co-operative subjects.

The council, feeling the great importance of continuity in the work of the Central Education Committee, has again been represented by Miss J. P. Madams, and the Southern Sectional Board has continued to be represented on the council of this association by Mrs. M. A. Gasson and Mr. A. Hainsworth.

The Co-operative Students' Fellowship continues to make good progress and is doing useful work in keeping those of our students who have been successful in the examinations in close touch with each other. Monthly meetings are held at which subjects affecting the welfare of the movement are discussed.

Following the recognition of "Men's Guilds" by the Central Education Committee, the council arranged for a course of six lectures on "Industrial Co-operation," to be given in connection with the Willesden Branch. These have been well attended and have done much to stimulate educational activity at Willesden. Arrangements are being made for similar courses to be given at other branches next session.

It is again our pleasure to acknowledge the kindly help we have received from the Southern Sectional Board, the Women's Guild, and the Southern District Council of the A.U.C.E., which has done much to lighten our labours.

J. THEODORE HARRIS, President. W. J. FOSTER, Hon. Secretary.

# (7) SOUTH-WESTERN SECTION.

At the first Board meeting held at Darite on 1st July, 1911, the following appointments were made:—

Chairman: Mr. W. J. Gilbert. Treasurer: Mr. H. Westbury.

Secretary: Mr. A. Bullock.

Representatives to the-

United Board and Office and Credit Committees-

Mr. W. J. Gilbert.

Sectional Educational Association . . . . . . . . Mr. H. Westbury.

To the District Association Executives-

Eleven meetings of the Sectional Board have been held during the year, at which the attendance of members has been as follows:—

Po	ssible.	Actual.
Mr. W. J. Gilbert	11	11
Mr. R. R. Prynne	11	11
Mr. H. Westbury	11	11
Mr. C. Vaughan	11	11
Mr. T. Gidley (hon. member)	11	2
Mr. A. Bullock	II	11

The year commenced with a joint conference with the executive of the Devon District Association, held at Exeter on 24th June, when it was resolved to make it the special business of the year to map out a plan of special propaganda and visitation amongst the weak societies in the county of Devon. This work was considered necessary through the large number of societies under Co-operative Wholesale Society supervision. The results, although in some cases not so great as we could wish, are on the whole very encouraging. At the request of the Co-operative Wholesale Society, and in conjunction with their representative, special efforts have been made to revive the weakest of these societies by holding special meetings, canvassing the members, and generally assisting and encouraging the local committees.

One new society is in course of registration at St. Breward, Cornwall, which promises to be very successful. One society ceases to exist; this (Calstock) society has been in very weak financial condition for some years; its affairs

having become in a hopeless condition, it was felt that it would be best for its members and the district generally to wind it up.

A scheme of special propaganda was arranged for the county of Somerset to include villages around the following societies:—Bridgwater, Minehead, Bruton, Templecombe and Portishead. The services of the propagandist agent, Mr. E. L. Griffiths, were secured for a month, the districts canvassed, public meetings (which with one or two exceptions were well attended) were held, and the general result considered satisfactory, the feeling being that propaganda in the village worked through societies already established is more likely to be fruitful, by reason of the local interest taken in such schemes, by the committee and members of the established society, which afford a ready means of dealing with those who are impressed and wish to join at once and participate in the benefits of membership.

We have again had to deal with the question of overlapping. The societies at Paignton and Brixham were at variance in regard to membership of both societies at Churston and Gampton. It was resolved that the two committees should be brought together to discuss the difficulty in the presence of a Union deputation, but this was forestalled by the Paignton committee taking a vote in the places affected, which worked out almost unanimously in favour of Paignton Society.

The societies at Bristol and Portishead have again revived the question of dealing with the village of Pill; the Bristol Society stating that it is constantly receiving applications from residents at Pill to be served with goods; the Portishead society replying that it is unable at present to take up propaganda there. We have resolved that unless Portishead is prepared to take up at this place within the present year to support the extension of Bristol Society in this direction.

Arrangements have been made to form Salesmen's Classes in certain selected districts, but were not successful in but one of the centres. A class has been formed at Bristol under the leadership of Mr. Park, the interest has been well kept up and the lessons much appreciated by the students.

The combined sectional conference, held at Plymouth on 16th December, was a great success, being the largest sectional conference yet held, all the organisations in the section combined to make this a very useful gathering. The paper by Mr. E. Jackson on "Matters of Moment" led to a good discussion, and it was agreed that such conferences served a good and useful purpose and that it would be wise to make it an annual institution.

The conference associations have done useful work of an advisory character, thus rendering very material assistance to the Sectional Board by supplementing their efforts to instruct the inexperienced as occasion required, thus preventing mistakes which otherwise might have been made. The usual quarterly conferences have been held in each district and questions of importance have been discussed. The Somerset Association has taken in this connection "The Amendments to the Union Rules"; "Progressive Co-operation and the Unity of the Movement," by Mr. R. G. Naish; "Practical Ideals: The need for

organised efficiency in the Movement," by Mr. E. Jackson; and Professor Macgregor's Congress paper, "Co-operation in Relation to the Trust Movement." The Devon Association—"Modern Food Trusts and their effect upon Co-operative Stock-keeping," by Mr. E. R. S. Mundy; "Combination, co-operative or coercive," by Mr. Brooks. Cornwall Association—"Some thoughts that may make for Success," by Mr. J. Searle; "Co-operative Production," by Mr. L. G. Williams; and "Stocktaking," by Mr. R. R. Prynne. All these conferences were well attended and the various subjects well and intelligently discussed.

In matters of education, dealt with by the Sectional Educational Association, some useful work has been done, but regret is again expressed in the report that progress, as far as can be ascertained, is not up to the standard desired, and many societies are not yet realising the importance of 'the educational side of the movement. It is gratifying to know that the grant of the Education Committee of the Union has again been supplemented by some societies for the purpose of giving additional prize money to children in the section in connection with the children's re-examination test. The work done amongst the children is of a most encouraging character.

The productive societies, viz., Bristol and Plymouth Printers, both report steady progress. We have nothing to report in relation to new developments or new societies under this head, but some of the distributive societies have extended their productive departments.

In conclusion, we are pleased to say that the most cordial relations between all the sectional organisations have been maintained, all working together for the common good. This is most encouraging, especially so as some of the work done during the year has needed special attention particularly in relation to the societies under Co-operative Wholesale Society supervision, and in this connection, too, the work has been done on the best lines possible, resulting in many instances in a marked improvement in condition generally.

W. J. GILBERT, Chairman. ALBERT BULLOCK, Secretary.

#### REPORTS OF THE DISTRICT ASSOCIATIONS.

#### No. 1.—BRISTOL AND SOMERSET.

#### Executive Committee.

#### Mr. H. Westbury (president).

- " W. S. Biggs (treasurer).
- " C. A. Connolly (secretary).
- " J. Marks, Bristol.
- ., W. J. Petherick, Bristol.
- " W. Griffin, Bristol.

#### Mrs. Found, Bristol,

- Mr. W. J. Shephard, Beehive.
  - ,, H. J. Willis, Bridgwater.
  - " S. C. Pope, Bristol Printers.
  - " C. Bielby, Bruton.
  - ., W. Plummer, Coleford.
  - ,, F. Ackland, Frome.
  - ,, A. F. Yeadon, Frampton.
  - " F. W. C. Gregory, Oakhill.
  - " W. Gillingham, Portishead.
  - " A. Perry, Radstock.
  - " G. Gay, Radstock.

#### Mr. G. Brice, Stoke.

- " A. Thatcher, Taunton.
  - ,, A. Rawlings, Taunton.
- " E. Hayes, Templecombe.
- ,, G. C. Kingscott, Twerton.
- ,, H. Edwards, Twerton.
- " W. J. Brewer, Weston.
- ,, A. Stroud, Yeovil.
- ,, F. Trott, Bristol Educational.
  - , A. Amesbury, Weston Educational.
- ,, A. Phillips, Bridgwater Educational.

#### Mrs. Clothier, Bedminster Guild.

- " Hillman, Central Guild.
- " Allen, Bishopston Guild.
- " Willis, Bridgwater Guild.
- " Nunn, Greenbank Guild.
- .. Burge, Totterdown Guild.

#### Mr. A. Bullock, Sectional Board Representative.

Sub-Executive Committee: Messrs. A. Bullock, J. Marks, A. Thatcher, G. C. Kingscott, A. Stroud, H. Willis, and Officers.

It is again our privilege and pleasure to present to you a report of the work accomplished by the association during the past year.

That societies in our district are not at a standstill is amply shown by the following figures taken from the annual returns.

Year.	Members.	Sales.	SI	nare Capita £	1.	Reserves.	Profit.
1911	38,542	 707,432		273,725		14,552	 68,225
1910	37,050	 673,902		258,288		13,776	 68,227
Increase	1,492	 23,530		15,437		776	 
Decrease							2

It will be noticed that the profits show a decrease on the previous year's figures of £2, notwithstanding the fact that sales have been increased by £23,530, but we are not by any means alone in this respect, for taking the whole movement throughout the country we find an enormous shrinkage of profits—nearly £250,000—largely due to adverse market conditions.

There are several gratifying signs of progress on the part of individual societies in the district, notably the Twerton Society, which has just undertaken

the erection of a fine Machine Bakery at a cost of over £5,000, while the Bristol Society is busy with the building of a Steam Laundry which it hopes to have ready for the spring trade.

The Bristol Printers are doing remarkably well, but are badly handicapped through want of capital, and their secretary would be pleased to hear from any societies seeking an outlet for surplus capital.

The association was represented at the Co-operative Union Congress at Bradford, and also on the Reception Committee of the Women's Guild Congress held at Bristol on 12th, 13th and 14th June. This latter function was highly successful in every respect, and the businesslike grasp of complex social problems displayed by the women speakers clearly demonstrated the value of the Guild as an educational force, and promised well for the part that women may shortly be called upon to take in the administrative work of the nation.

Your committee has constantly kept in mind the need for consolidating and strengthening our existing societies, and to this end a special propaganda campaign was arranged and carried through in a most successful manner. The services of the Propaganda Agent of the Co-operative Union was secured. The local societies entered into the work energetically, and acting in conjunction with the Sectional Board and the Association arranged meetings at Minehead, Burnham, Wincanton, North Cheriton, Clapton, Portishead and Clevedon. Addresses were given by members of the association, and with the single exception of North Cheriton all the meetings were of a highly satisfactory character, arousing a deal of local interest and enthusiasm; in fact, at Wincanton over 50 people signified their willingness to join the Bruton Society provided the committee will consider the opening of a branch store at Wincanton.

In addition to the work detailed above a "house to house" canvass was made in the following villages:—Mark, Bason Bridge, East Huntspill, Waterfield, Charlton-Musgrove, Bayford, Stowell and Chichester.

We have also supplied speakers for several propaganda meetings at the request of societies.

Considering the fact that an extra conference was held this year, together with the cost of special propaganda and other unusual items of expenditure, it was only to be expected that our bank balance would show a reduction, but this is a matter that with ordinary care will right itself during the ensuing year.

Five meetings of the executive, four of the sub-executive, and five conferences have been held during the year.

The first conference was held under the auspices of the Bristol Beehive Thrift Society. The annual report and balance sheet were dealt with and officers elected.

The second was also held at Bristol for the purpose of discussing the proposed amendments to the rules of the Co-operative Union. Messrs. Pryor and Prynne (Co-operative Union) explained the necessity for the suggested amendments, and after a good all-round discussion the increased rate of subscriptions was agreed to with commendable cheerfulness and unanimity.

The third conference, held at Twerton, discussed a paper prepared by Mr. R. G. Naish, entitled "Progressive Co-operation and the Unity of the Movement."

At the fourth conference, at Taunton, Mr. E. Jackson opened a discussion on "Practical Ideals—The Need for Organised Efficiency in the Movement"; and at the fifth and last conference, at Weston, Mr. C. A. Connolly introduced Prof. Macgregor's paper, "Co-operation in Relation to the Trust Movement."

On the whole our conferences were both interesting and instructive, and in concluding our report we wish to tender our hearty thanks to those societies under whose auspices our conferences have been held, and to all our affiliated societies for their loyal and consistent support.

The following is the financial statement for the year 1911:--

£161 13 54

C. A. CONNOLLY, Secretary.

£161 13 51

#### No. 2.—Devon.

#### Executive Committee.

Mr. H. W. Loram (chairman), Exmouth. | Mr. J. Marks, Plymouth.

- " W. Stone (treasurer), Teignmouth.
- .. E. Truscott (secretary), Plymouth.
- " M. Hoare, Buckfastleigh.
- , E. R. S. Mundy, Exeter.
- (1 ) 35 7 35 1 701 (1
  - " L. G. Williams, Plymouth Printers.
  - " R. Andrews, Newton Abbot.
  - " J. Searle, Tiverton.

Central Board Representative: Mr. R. R. Prynne.

Representative on the South-Western Section Educational Association : Mr. E. R. S. Mundy.

We have much pleasure in submitting for your consideration the Twenty-fourth Annual Report and Balance Sheet of the Association, and in doing so we beg to offer our congratulations to the many societies in the district, that have, in spite of a determined and persistent opposition, maintained their position in the movement.

From the return to Congress, for the years 1910 and 1911, we find the district's position to be as follows:—

	Members.	Capital.	Sales.	Profit.	Reserves.
	56,932	 578,053	 1,028,580	 148,608	 97,710
1	56,385	 538,593	 1,028,215	 146,791	 93,227
Increase	547	39,460	365	1,817	4,483

The income of the association for the year amounted to £273. 6s. 11d., and the expenditure £221. 18s., carrying forward a balance of £51. 8s. 11d.

It is with great satisfaction that your committee reports that every society in the district is now a member of the association, and that they fully appreciate the efforts that are being made to assist the movement generally.

Four conferences have been held as follows:-

Date.	Where held.	Subject Discussed.	Introduced by
1911. 18th March 17th June	Moretonhamp stead Ilfracombe	Annual Report and Balance Sheet  Modern Food Trusts and their Effect on Co-operative Stock-keeping.	District Secretary. Mr. E. R. S. Mund y
30th September.	Exeter	Combination, Co-operative or Coercive?	Mr. W. A. Brooks.
16th December	Plymouth	Matters of Moment.	Mr. E. Jackson.

The annual meeting at Moretonhampstead on 18th March, 1911, was one of the best for many years, though regret was expressed that the delegates had to travel off the main line to be present. We feel, however, that the best interests of the smaller societies can only be served by paying them visits now and again, and so stimulating them in the somewhat difficult task of maintaining the movement in the country districts.

The report and balance sheet received a full discussion, and many points of policy were brought before the meeting. Special emphasis was placed on the necessity and importance of continuing a vigorous propaganda.

On 14th June, 1911, the association met at Ilfracombe for its second conference, and Mr. E. R. S. Mundy presented for the consideration of the delegates a paper of far-reaching importance, entitled "Modern Food Trusts, and their Effect on Co-operative Stock-keeping." The conference was in a critical mood, and the keen manner in which the subject was discussed, and the clear, convincing, and spirited reply from the reader of the paper, made a great impression on the delegates. Its fruits will probably be clearly seen in the coming days.

At Exeter on 30th September, 1911, was held the third conference of the year, and Mr. W. A. Brooks (manager of the Exeter Society) was responsible for the paper. The paper, on "Combination, Co-operative or Coercive?" was one of excellent quality, and those of us who had been favoured by hearing Mr. Brooks previously felt convinced that the treatment of this subject was in a master hand. Many points of interest and importance came up for consideration, and the discussion clearly pointed to an intelligent grasp of the subject by the delegates.

The fourth conference of the association, which took place at Plymouth on 16th December, 1911, was a joint conference of the Sectional Board and the district associations, together with other co-operative bodies, and was one of the most important meetings held in the section for some time.

Mr. Edward Jackson introduced to the meeting his paper on "Matters of Moment," in a concise and convincing manner. We shall not readily forget this meeting; and the 200 delegates assembled had the position of the movement and the possibilities of its developments fully demonstrated. Several delegates took part in the discussion, and many points of the paper gave rise to a difference of opinion, but all felt that the conference was a decided success.

During the year the committee have met on 10 occasions, when the arrangements for the quarterly conferences have been made and special work in connection with various societies has been under review. We have been in touch with several societies, and, in association with the Co-operative Wholesale Society and the Sectional Board, have obtained direct knowledge of their affairs. We have also attended 85 business and propaganda meetings and with words of advice and encouragement helped to promote the interests of the cause in the district.

We urge upon societies the desirability of having at every public meeting a member of this committee and a representative of the Sectional Board, to assist them in the propaganda of the movement, and thus leave no stone unturned to advance our principles on every opportunity.

As foreshadowed in our last report, several important extensions and additions have taken place during the year. The opening of the Plymouth Society's Laundry and the amount of trade forthcoming has been a decided success. Our friends at Buckfastleigh continue to advance, and the dairy

business has been embarked upon. At Exeter new branch premises have been secured in a very excellent and central position, and at Tavistock the society has purchased new business premises and added a new bakery department to their many activities. Several other new departments of trade have been entered upon by various societies, and it only needs the loyalty of the members to make each new venture a great success.

The Torquay Society has celebrated its coming-of-age during the year, and the monster demonstration arranged in the summer speaks volumes for the vitality of the movement in that part of the county. Very rarely do societies rise to the occasion as did our friends at Torquay, and we congratulate them on their effort.

The Co-operative Wholesale Society continues to supervise several societies in the district, and the reports give your committee much satisfaction. Improvements in administration and increases in trade have taken place at Cornwood, Princetown, and other centres.

The Plymouth Printers report progress, their trade for the year being of a very encouraging character. We need remind ourselves of our responsibilities in this connection, and by the application of the principles of co-operative production to assist them on every possible occasion.

Once again we beg to eall your attention to the literature of the movement, and in doing so would remind you that the resources of the Co-operative Union are at your disposal. With a systematic distribution of leaflets and a persistent endeavour to increase the sales of the Co-operative News much good educational work could be effected. We scarcely need to speak further of the Millgate Monthly and the Children's Circle, their good qualities being apparent to all readers.

Educational work gives every reason for encouragement. The efforts of the South-Western Educational Association, the Amalgamated Union of Co-operative Employés, the Women's Co-operative Guilds, and the work of many societies are of a progressive character. We look forward to the coming year with every confidence, and wish every society a season of complete success.

The following is the financial statement for the year 1911:

The following is the mancial states	nent for the year 1911:—
Receipts. £ s. d.	Expenditure. £ s. d.
To Balance in hand and bank as per	By Conference—
last Balance Sheet 45 17 9	Moretonhampstead 21 15 1
,, Subscriptions from Societies—	Ilfracombe
Ashburton 1 5 4	Exeter 22 8 8
Barnstaple 1 7 11	Plymonth 27 0 6
Bideford 1 6 4	" Committee Meetings 37 7 10
Bovey Tracey 2 5 2	, Propaganda 39 17 9
Brixham 3 0 0	,, Delegate to Congress 5 0 0
Buckfastleigh 2 19 7	, Grants to—
Chudleigh 0 15 0	Cornwall District Association 5 5 0
Colyton 0 7 10	Women's Guild 4 4 0
Cornwood 0 15 9	South-Western Section Educa-
Cullompton 0 16 8	tional Association 2 2 0
Dartmouth 2 10 0	Secretary 5 5 0
Exeter 13 12 1	Treasurer 2 2 0
Exmouth 3 3 4	,, Printing, Postage, &c 11 6 8
Honiton 0 16 8	" Cheque Book and Bank Com-
Ilfracombe 0 3 9	mission 0 5 11
Carried forward 90 13 2	Carried forward215 18 0

# S. d.  Brought forward 90 13 2  To Subscriptious from Societies— Kingswear. 0 9 6 Lee Moor 0 10 0 6 Moretonhampstead 0 14 2 Newton Abbot 6 13 0 North Tawton 0 6 8 Ottery St. Mary 0 11 5 Okehampton 7 6 9 Plymouth Mutual 146 13 6 Plymouth Mutual 146 13 6 Plymoth Printers 0 17 0 Plympton 2 1 8 Princetown 1 5 8 Sidmouth 2 5 0 South Molton 1 9 4 Tavistock 117 0 Teignmouth 17 0 Teignmouth 17 0 Teignmouth 17 0 Torquay 2 1 7 Tiverton 4 0 0 Torquay 8 5 0 Torrington 0 18 4 Co-operative Insurance Society 0 5 0  Bank Interest and Dividend 1 19 2	# s. d. 215 18 0  By Cash in Bank
£273 6 11	£273 6 11
	E. Truscott, Secretary,

#### No. 3.—Cornwall.

#### Executive Committee.

Mr. Jas. Tucker (chairman), St. Austell. | Mr. A. Davey, Pensilva.

., R. R. Prynne (secretary), Darite.

Jos. R. Toms (treasurer), Liskeard.

" W. J. Lapthorn, Plymouth.

- ., R. Pearce, Delabole.
- " J. Laundry, Menheniot.
- S. Richards, St. Columb Road.

Representative of the Central Board: Mr. C. Vaughan.

Four conferences of the association have been held during the year, and all have been well attended.

The first conference was held at Roche on 25th March, 1911, and was presided over by Mr. James Tucker. This being the annual meeting of the association, the report to Congress was read and adopted. An application from the A.U.C.E., to be represented at conferences, was received and granted, provided this resulted in no financial liability to the association. Reference was made to the services of Mr. W. D. Harris, ex-chairman of the executive, and the delegates heartily supported a vote of thanks to him for his services. Mr. John Searle, of Tiverton, read his paper on "Some Thoughts that may make for Success," and was cordially thanked after an excellent discussion. The voting for executive resulted in the re-election of the former members.

The second conference was held at Pensilva on 8th July, 1911, Mr. W. H. Harris, president of the local society, in the chair. Mr. L. G. Williams, of the Devon District, read an excellent paper on "Co-operative Production." The discussion tended towards criticism of the Wholesale rather than to the theories of production as laid down by the writer, and at times a certain amount of warmth was manifested.

The third conference was held at Liskeard on 21st October, 1911, when the District Secretary read a paper on "Stocktaking." The matters dealt with were the practical details of this important subject, and though not so controversial as previous papers, much good will accrue to the delegates and to their societies by the interchange of opinions effected.

The fourth conference was the Sectional Conference, at Plymouth, to discuss Mr. E. Jackson's paper, "Matters of Moment." Doubtless the report of this conference will be dealt with elsewhere, but it may be said that the delegates who attended from Cornwall had a unique educational advantage in the paper, the discussion, and the gathering together of representatives from Bristol to Penzance.

The executive have held four meetings, besides attendances at the conferences. Two of these have been at Plymouth, when most of the routine work of the year has been arranged; other meetings have been at Bodmin and Falmouth, mainly for the purpose of getting in touch with these societies.

Efforts have been made to induce the societies remaining aloof from the association to come in. The financial consideration is the drawback to many of them, though we would urge that they lose more by absence from our gatherings than the amount of the subscription. Though there are exceptions, most of the societies in the district have made good progress during the year, and, in some cases, the growth in trade and membership is considerable. Liskeard, St. Cleer and District is rapidly gaining a high position, and St. Columb Road, though not yet making its new butchery department a paying one, is doing excellent work.

At the end of the year a spontaneous movement to form a society among the quarrymen at St. Breward arose and appears likely to result in the formation of a successful venture.

We had hoped to chronicle the results of some propaganda work on the part of the association, but the inadequate state of the district fund has prevented this. The decision of the Sectional Board to hold a conference at Plymouth, to which we gave our loyal support, is partly responsible for the fact that the funds are at a low ebb. As we have intimated in our previous report, we shall be pleased to draw up a scheme of propaganda effort to recommend to the Sectional Board if they desire to make use of our local knowledge, and to heartily co-operate with them to make such an effort a success.

The following is the financial statement for the year 1911-

9				•			
Receipts.		s.	d.	Expenditure.	£	S.	d.
To Societies' Subscriptions-				By Balance	0	11	8
Darite	0	11		,, Conferences			
Delabole	3	0	0	Roche			
Liskeard, St. Cleer and Dis-				Pensilva			
trict	3	13	0	Liskeard	5	5	0
Menheniot	0	19	0	Plymouth	6	16	2
Pensilva	0	11	6	" Committee Meetings	16	15	0
Penzance	1	11	3	" Delegations	3	11	7
Plymouth				, Printing	5	8	8
Roche				, Postage			6
							-
Carried forward	20	14	10	Carried forward	56	3	7

77	Brought forward Societies' Subscriptions— St. Anstell St. Blazey St. Columb Road. Wadebridge Co-operative Insurance Society South-Western Section Devon District Association Plymouth Educational Committee	20 2 1 1 1 0 28 4	14 13 5 6 13 5 0 4	0 0 1 4 0 9	Brought forward	
	1	62	4	0	£62 · 4 0	

R. R. PRYNNE, Secretary.

#### SOUTH-WESTERN SECTION EDUCATIONAL ASSOCIATION.

#### Executive Committee.

Mr. B. Mundy (chairman), Exeter.,, W. Page (hon. treasurer), Weston-super-Mare.

, W. White (hon. secretary), Torquay.

" W! Sargent, Plymouth.

Mr. H. Tozer, Exmouth.

" F. Martin, Tiverton.

" W. G. Petherbridge, Buckfastleigh.

,, H. E. Grace, Twerton-on-Avon.

" S. C. Pope, Bristol.

Representative of the Sectional Board: Mr. H. Westbury.

Representative of the Devon Conference Association: Mr. E. R. S. Mundy.

Representative of the Bristol and Somerset Conference Association:

Mr. J. Petherick.

During the past year it was noticeable that so far as co-operative education is concerned, the progress, as far as could be ascertained, was not up to that standard we should like to see existing. There are still a good number of societies, large in membership, not yet realising the importance of the educational side of the movement, which should be equally as important as the size of the dividend paid.

We are pleased to announce that the Bristol Education Committee have again become affiliated, and we are, therefore, again being assisted by this most powerful and useful educational body.

The annual meeting of the association was held at Newton Abbot, at the kind invitation of the Newton Society, and there was a large attendance of delegates present, who were heartily welcomed. The various items in the report were keenly looked out and discussed in a most able manner, the delegates present giving evidence of careful study of the main items in the annual report.

We have been represented at all the important conferences arranged by the Sectional Board, the Devon and Somerset Conference Associations, and the women's guilds. A special appeal by our chairman was made at a Somerset Conference to societies in that county at present not within our ranks to become affiliated. Our hon, secretary was appointed as representative of the Central

Education Committee, and attended a meeting in Manchester. Owing to lack of funds this association's representation at these meetings must necessarily be limited, which is to be regretted.

The most cordial relations continue to exist between this association and the co-operative bodies in the section, and our special thanks are due to the Devon Conference Association for an increased grant and to the Somerset Conference Association for continued financial assistance.

We are extremely grateful to those societies which, by their generosity, have enabled us to supplement the grants of the Co-operative Union Education Committee by additional prize money to children in the section in connection with the children's re-examination test. A large number of education programmes from the Central Education Committee were distributed to representatives of education committees and women's guilds. Plymouth Education Committee, as usual, have carried out an extensive programme of concerts, lectures, &c., in addition to weekly classes, whilst gala days with educational addresses seem to be on the increase in the section.

B. Mundy, Chairman. Wm. White, Hon. Sec.

## (8) WESTERN SECTION.

The Board has held ten meetings since last Congress, and the attendance has been as under:—

Mr. E. R. Wood	10
Mr. R. R. Chappell	10
Mr. J. R. Davies	9*
Mr. L. W. Richards	10
Mr. W. H. Bryant	10
* Absent once on deputation	

The following appointments were made at our first meeting:-

Chairman: Mr. E. R. Wood. Treasurer: Mr. J. R. Davies. Secretary: Mr. W. H. Bryant.

Representatives to the-

District Associations' Executive-

We again called together the representatives of each district executive and Sectional Educational Association at an early date to a joint meeting with the Board for the purpose of fixing dates, subjects, &c., for conference work throughout the year, and also to avoid undue crowding or clashing of dates, and we are pleased to report that this arrangement appears to be approved heartily all round and works efficiently and well.

#### ORGANISATION.

We have now four active and energetic district associations, all working heartily for the consolidation and perfecting of the movement in their respective areas, and anxious to carry the gospel into all spheres not already covered. We are gratified to notice a great improvement in the tone and ability displayed in South Wales compared with the state of a few years ago.

We also have the Sectional Education Association, which is quietly but persistently endeavouring to stimulate more societies to pay greater attention to the fostering of ideals and improvement of employés in their technical knowledge.

#### PROPAGANDA.

Earnest attempts are being made in each district to increase the trade of existing societies, and to arouse interest in some of the more remote places where

our movement is not yet represented. While little of a positive nature can be chronicled, we believe much good work has been done, and some seed sown that will bear fruit later on. We have had the assistance of Mr. Griffiths, the propaganda agent, at several places in Gloucester and Hereford, also at Treboeth, Cardiff, Ynysybwl, Ynyshir, Penarth, and Abergavenny, and in each place where the local society has rendered earnest organising assistance the results have been very good. In one or two instances meetings have been comparative failures, because the local society had failed to reasonably exert itself to attract an audience. Members of the Board attended practically every meeting.

#### CONFERENCES.

The first sectional conference, as usual, was made a joint one, for the special purpose of interesting societies in the matter of education. This was held at Cardiff, on 30th September, in conjunction with the Western Section Educational Association, when Mr. J. R. Davies dealt with the Educational Programme of the Union. The chairman and secretary of the educational association were also asked to place before the meeting their ideas of the needs of our section educationally. The discussion was a very interesting one and was followed by the annual meeting of the educational association.

The second conference was made a joint one in conjunction with the Gloucester and Hereford district, and was held at Gloucester Society's premises. The paper read was by Mr. Huggan, entitled "The Rise of the Multiple Shop." This conference proved to be of great interest, there being a very large attendance, including a number of general managers whom the Board had specially invited societies to send as delegates seeing the nature of the subject for discussion.

Keen and thoughtful comments were offered by a number of delegates as to methods, prices, and the outlook for the future. Chiefly, perhaps, the feeling was that while we needed to carefully equip ourselves technically to a higher degree than ever before, co-operation must eventually commend itself to the people by its fairness, self-control, and local benefits in contrast to the soulless, autocratic, and questionable trade practices which obtain in certain quarters. It was forcibly pointed out that whatever benefits and profits are made by the co-operative society comes as a blessing and enrichment of the people in its immediate neighbourhood, while the profits of the multiple shop companies invariably find their way into the pockets of rich and absentee shareholders.

A third conference arranged for at Swansea was perforce postponed owing to the stoppage in the coal trade.

#### OVERLAPPING.

The case of Blaenavon, Garndiffaith, and Abersychan was reported to the United Board, who deputed Messrs. Gilbert, Langley, and Wood to visit the neighbourhood. These gentlemen duly came and paraded the ground with representatives of each society, but up to the present we regret that no settlement either by boundaries or amalgamation has been arrived at. Meanwhile much regrettable friction exists which we hope may yet be removed at some early date.

A dispute having arisen between the societies at Cymmer and Glyncorrwg, Mr. Richards was deputed to wait upon both, and we are pleased to say an amicable arrangement was made agreeable to both parties.

Complaints also reached the Board of differences arising between Taibach and Aberavon societies, and Ystalyfera and Lower Cwmtwrch, and Mr. J. R. Davies was requested by us to use his influence to arrive at a peaceable solution. With a view to minimising the growing evil, we sent a circular letter to each district executive, asking their aid by intelligent forethought in such steps as may avoid any further causes of friction arising.

#### TRADE AND EXTENSION.

With few exceptions, our societies continue to show increases of trade and membership. The protracted coal strike in the Rhondda Valley naturally militated against the local areas and the docks affected. Cardiff Society has undergone a complete severe reorganisation, but we trust to see them soon get into their stride again and occupy a position commensurate to the population of the city they serve.

One new society has been started at Dumbleton. New premises have been opened by Bream, and a new up-to-date bakery by Gloucester at its Cheltenham branch. Extensions and additions are noted with a large number of societies, particularly Tredegar, Dowlais, Nantymoel, Swansea, Cwmbwrla, Alltwen, Neath Abbey and Skewen, and Treboeth.

Complaints of lack of facilities in all departments (other than grocery) by the Co-operative Wholesale Society at Cardiff have been continuous, and the districts are now making strong representations to the Co-operative Wholesale Society directors to improve the same.

SECTIONAL DEMONSTRATION AND CHORAL FESTIVAL AT PONTYPRIDD.

The Exhibition and Choral Festival held this year at Pontypridd was an unqualified success. The attendance was all that could be expected, and we believe has had considerable influence in some of the thickly populated valleys of Glamorganshire in stimulating a new interest and appreciation of our movement, and especially co-operative productions.

The local societies of Ton, Ynysybwl, and Ynyshir have all felt a new vigour, and have made marked increases in trade and membership as a direct result of the exhibition.

All meetings in connection therewith were extremely well attended and heartily enthusiastic. The employés' conference on the Thursday was a huge success, no less than 250 delegates being present. A long and sometimes animated discussion ensued after the reading of a paper by Mr. I. T. Rees (Ton) on "The Relation of the Co-operative Employé to Co-operative Productions." On the Tuesday a conference was held under the auspices of the Co-operative Permanent Building Society, which was also well attended.

Many public meetings were held during the week by the local societies, and one particularly successful open-air meeting in Pontypridd, near the railway station.

The Choral Festival was held on the Saturday, and proved most interesting, the adjucator being Mr. Allen Gill, of Crystal Palace fame.

Four choirs competed for the chief event-Blaina, Abertillery, Gloucester, and Blaenavon.

Gloucester was successful in taking first place and the challenge shield, Blaenavon second, and Blaina third.

The usual juvenile choir contest took place first, Senghenydd being adjudged the best. The other choirs were New Tredegar and Ynysybwl.

Our special thanks are due to Ton and Ynysybwl secretaries for their valuable local assistance and hospitality.

> E. R. Wood, Chairman. W. H. BRYANT, Secretary.

#### REPORTS OF THE DISTRICT ASSOCIATIONS.

#### No. 1.—Gloucester and Hereford.

#### Executive Committee.

Mr. M. Perkins (chairman), Cinderford. Mr. J. Blackwell, Gloucester.

- .. G. Gooding (treasurer), Hereford.
- ,, R. R. Chappell (sec.), Gloucester.
- ,, T. Miles, Cainscross.
- ,, A. E. Price, Stroud.

- - .. Biggs, Kemble.
  - " A. Merrett, Lydney.
  - " A. Beverstock, Bream.

We have pleasure in again submitting for your consideration the annual report of the association for the past year, which is very encouraging. All the societies report progress in regard to trade and membership, and, from an educational point of view, the various classes in connection with the Cooperative Union show vitality in the Gloucester and Stroud societies. Bookkeeping is being taught at Cheltenham and Gloucester under Mr. Keveren, and at Stroud under Mr. Hayward, whom we congratulate as being one of the eight successful candidates in the audit examination. Co-operation class at Gloucester under Mr. Mundy, and classes for juniors at Cheltenham and Gloucester, also a Fellowship class. Kemble has also a junior class.

The Gloucester Co-operative Choir was successful in winning the Cooperative Union Challenge Shield at the choral competition at Pontypridd.

One new society has commenced business at Dumbleton, and has been successful in converting the village shop into a co-operative store.

Gloucester has opened a splendid bakery at Cheltenham, equipped with up-to-date ovens and machinery.

Bream has also, we are pleased to report, opened its new shop, and our association took a leading part in the opening ceremony.

Our quarterly conferences have been held as usual and been very successful and encouraging. We held one jointly with the Western Section, and we hope that another will be arranged this year.

Our first conference was held at Kemble, Mr. Perkins in the chair. paper for discussion was "Loyalty! is Co-operation your Sovereign?" which was read by Mr. Price (Stroud). The discussion and criticism by most of the speakers was that the ideals of the Pioneers are not put into practice as they should be by those in authority.

The second conference was held at Ross, Mr. Perkins in the chair. Mr. E. Griffiths' paper, "The Value and Importance of Educational Work," was read by Mr. T. Mills (Cainscross). All the speakers on this important subject recognise the value and need of co-operative education to keep the movement from drifting into mere commercialism.

The third conference was held jointly with the Western Section at Gloucester, and was very successful. Mr. A. S. Huggan's paper, "The Rise of the Multiple Shop and Its Effect upon Retail and Wholesale Co-operation," was read by Mr. E. Jackson (Co-operative Wholesale Society, Bristol). Mr. E. Wood presided over a good attendance, twelve societies sending their general managers. The various speakers agreed with the writer that it is the multiple shop that co-operation will have to compete and fight in the future, and that societies could adopt some of their business methods and at the same time carry out the ideals of the co-operative movement.

The fourth conference was held at Cainscross, Mr. Perkins in the chair. Mr. Morris' paper, "The Duty of Committees in Relation to Purchases," was read by Mr. Mills (Cainscross). There was a great difference of opinion on this subject, some saying managers should have sole control in buying, and others that the manager should be buyer, but report to his committee.

The attendances at conferences have been well maintained by members.

This year we have had thirteen propaganda meetings at separate places in the district. We were successful in securing the services of Mr. Griffiths (Propaganda Agent, Co-operative Union) to canvass, and, in connection with his visit, we had eight public meetings which were all well attended, although they were held in the month of July. At Aylburton and Lydney we had outdoor meetings, and the other places visited by Mr. Griffiths and public meetings addressed by members of the association were Bream, Hereford, Stratton, Coates, and Upper Lydbrook. We also held public meetings and entertainments at Kemble, Cirencester, Crudwell, Ross, Bream, and Newent.

At Ross we could not get a room, but by the permission of the police we held a meeting outside the Market Hall in the centre of the town, and had a splendid gathering, addressed by members and also a Co-operative Wholesale Society director. We had many inquiries at the close, and it would be a boon if a society should start, but these old towns take a lot to awaken them out of the feudal times.

We have had splendid testimony from Kemble and Bream societies to the help the association has been to them, and they are very grateful for our efforts.

We thank the various societies for their financial help in our propaganda work, which has been carried out without appealing to the Sectional Board for assistance, but, with the foregoing facts before them, if we need any assistance they will readily grant it.

The Western Sectional Board has been represented at all our conferences and meetings by Mr. R. R. Chappell (Gloucester).

In conclusion, we wish to thank those societies under whose auspices our conferences have been held, and for so kindly entertaining the members and delegates to tea at the close of the conferences.

The following is the financial statement for the year 1911:-

8			2			
Receipts. £ To Balance brought forward from	8.	d.	Expenditure. By Conferences, Committee, and	£	8.	d.
1910	16	2	Executive Meetings	39	6	9
,, Co-operative Insurance 0		0	well and Upper Lydbrook , Printing	5	5	6
Audited— S. T. Davies.			,, Postage ,, Auditor ,, Secretary	0 0 2	12 5 0	0 0
			", Balance in Treasurer's hands	12	9	8
£85	7	2	£	85	7	2

R. R. CHAPPELL, Secretary.

No. 2 .- Brecon, Monmouth, and East Glamorgan.

Executive Committee.

Mr. S. Godfrey (chairman), Blaenavon.

- " Geo. Hopkin (vice-chairman), Tredegar.
- ,, J. Cowling (treasurer), Newport.
- , J. Evans (secretary), Tredegar.
- " J. P. Davies, Nantyglo.

Mr. Henry Batt, Cardiff.

- " D. Smith, Ynysybwl.
- " Meth. Davies, Cwmbach (resigned).
- ,, W. Bryant (Western Sectional Board).

The executive committee have much pleasure in submitting for your consideration and approval the report and balance sheet for the year 1911.

The work of the association has been very successful and effective of much good. The conferences held during the year have been well attended, and a true spirit of co-operation has been manifest. Papers have been read on subjects of vital importance to the co-operative movement, and have led to keen and instructive discussion as to the best ways and means for the further progress of our cause.

Efforts have been made, in conjunction with the Western Sectional Board, to awaken a keener co-operative spirit in the agricultural districts of Breconshire, and to fill up the existing gap between the movement in South Wales and that in North Wales.

The question of the education of the employés has taken a prominent place in the deliberations of the conferences. For a full discussion of this question a joint conference was held with the Educational Association of the Western Section. The education of employés has, undoubtedly, been a neglected item in the organisation of the societies, but it is gratifying to learn that closer

attention is now being paid to this phase of the movement, and that classes have been instituted for the instruction of the employés.

The association has now taken steps to urge upon the Wholesale Society the necessity of proceeding immediately with the necessary alterations of the old Town Hall, Cardiff, which was purchased by them some time ago, with the object of providing increased accommodation for the trade done with societies in South Wales. It is felt that the trade of the South Wales societies is such as to justify the request for greater facilities for trading, and it is hoped that the Wholesale Society will soon be in a position to open the new depôt at Cardiff.

Encouraging progress has been made during the past year by all societies in the district. Many societies are widening the spheres of their activities and have undertaken large extensions. The Tredegar Society has opened large new premises and bakery at Blackwood; the Dowlais Society has opened a branch at Pendarren, and the Ynysybwl Society at Cilfynydd and Coedpenmain. Soon no single village throughout the district will be without its distributive store.

The financial position of the association is in a thoroughly sound condition, showing a balance in hand of £47. 6s. 8d. The committee beg to thank all societies for their continued loyalty and support.

During the year five executive meetings and four conferences have been held.

The first conference was held on 8th April, 1911, at the Andrews' Hall, Penarth, under the auspices of the Penarth Society. All societies in the association were represented. The report and balance sheet for the year 1910 were discussed and adopted. This being the annual meeting, the following officers were re-elected: -President, Mr. S. Godfrey (Blaenavon); treasurer. Mr. J. Cowling (Newport); secretary, Mr. J. Evans (Tredegar). following were elected members of the executive for Monmouthshire: -Mr. G. Hopkins (Tredegar), who was also elected vice-president, and Mr. J. P. Davies (Nantyglo); for Glamorganshire, Messrs. D. Smith (Ynysybwl), H. Batt (Cardiff), and Mr. Davies (Cwmbach). Mr. S. Godfrey was chosen to represent the association at the Congress. In the evening a very successful and well attended public meeting was held in the Andrews' Hall. The chair was taken by Mr. D. Evans (colliery manager, Tredegar). The meeting was addressed by Mr. L. Richards (Blaina), and the Penarth Excelsior Party, under the conductorship of Mr. R. Morgan, gave some admirable selections. Solos were rendered by Misses Radford and Jones.

The second conference was held on 8th July, 1911, at Newport, under the auspices of the Newport Society. The president gave his report of the Bradford Conference, which was highly satisfactory. An interesting paper was read by Mr. T. J. Hurn (Newport), subject, "How a District Association may best help Co-operation." Valuable suggestions were given as to how the associations could help individual societies, and the paper led to an interesting discussion.

The third conference was held on 14th October, 1911, at Pontypridd, under the auspices of the Pontnewydd and Cwmbran societies. Over 50 delegates were present, and Mr. T. W. Allen represented the Co-operative Wholesale Society directorate. A paper was read by Mr. John Evans (secretary of the association) on "Aspects of Co-operation that need Emphasising." The paper led to a very educative discussion, and it was realised that in any progress made in the societies commercial progress must go hand in hand with the principles of the movement. In the evening a public meeting was held at the Co-operative Hall, under the presidency of Mr. W. Llewellyn, when an interesting address was delivered to a fairly large audience by Mr. T. W. Allen. Some excellent solos were rendered during the evening.

The fourth conference was a joint conference with the Educational Association of the Western Section, and was held at Caerphilly on 13th January, 1912. Mr. Sykes (Cardiff) read a paper in which he contended that to safeguard the interests of the societies it was essential that the most efficient persons should be employed, both physically and mentally, capable of carrying out their duties. The ideal of any society should be to make its shop equal to, or superior to, if possible, any of its competitors in organisation, control, and service. The employés had also better facilities for spreading co-operative opinion amongst the members than either the management or the educational committees, as the employes came into closer contact with the purchasing members than it was possible for an ordinary committee-man. He appealed not only for the need of classes, but for the greater need of making it compulsory for employés to obtain certificates from the Co-operative Union proving efficiency prior to advancement. This would be equally advantageous to the employé and to the society. As one great authority said, "If each employé was thoroughly equipped with intelligence and zeal for co-operation, whatever the equipment might cost, it would pay in the long run "

At this conference the question of the new depôt at Cardiff was discussed, and the following resolution was unanimously passed:—

That we invite the Mid-Glamorgan and West Wales District Associations to co-operate with this association in appointing representatives for the purpose of waiting upon the Co-operative Wholesale Society directors and urging upon them the necessity and advisability of commencing operations upon the new depôt at Cardiff within a prescribed term, and thus meet with the strong feeling that exists among the societies of South Wales upon the question.

In the evening a successful public meeting was held in the Market Hall, when solos were rendered by Mrs. J. T. Jones and Mr. D. Pennar Williams (Mountain Ash), and addresses were delivered by various speakers.

The committee again extend their best thanks to all those societies that have entertained the delegates at the various conferences and for their assistance in holding public meetings.

The following is the financial statement for the year 191
---

" So	alance brought forward 1910  ceieties' Subscriptions:— Abergavenny Abersychan Blaenavon Blaina Cardiff Chepstow Cwmtillery Dowlais Ebbw Vale Llanbradach Newport. New Tredegar Penarth Sengenhydd Trecynon Tredegar Treharris Troedyrhiw Ynysybwl Do-operative Insurance. rant from Western See Board	id	5 4 0 10 0 15 1 18 1 10 7 15 1 14 2 0 0 10 0 18 3 6 1 10 0 18 0 18 0 18	0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	By Executive Meetings—  20th March, 1911  10th June, 1911  12th September, 1911  21st December, 1911  21st December, 1911  , Conference— Penarth Newport. Pontnewydd. Caerphilly. , Delegate to Conference and Congress , Printing and Postage , Speakers at Public Meeting , Honorarium to Secretary. , Auditor's Fee and Cheque Book , Balance in hand  Audited— L. M. Squire.	3 3 3 3 2 13 9 8 9 10 7 2 5 1	7 8 16 7 15 18 3 12	7 10 0 11 0 6
		£1	.31 8	3 7	£	31	8	7

John Evans, Secretary.

#### No. 3.-WEST WALES.

#### Executive Committee.

Mr. D. Davies (president), Briton Ferry, Iestyn Williams (vice-president),

Ammanford.

" Sl. Rees (treasurer), Swansea.

, Sl. Jones (secretary), Skewen.

Mr. D. Davies (president), Briton Ferry. | Mr. Matt. Jones (auditor), Briton Ferry

" Tom Stroud, Resolven.

, E. Hopkins, Pontardulais.

,, D. Williams, Cwmbwrla.

" John Eager, Burry Port.

We have pleasure in presenting a summary of the work done by the association for the year ending December, 1911. On the whole we consider the results fairly satisfactory, considering the inaccessibility of some of the districts. Efforts have been made to arouse sufficient interest in the town of Carmarthen to enable a distributive store being opened there, but no success has as yet been attained.

A series of special meetings for members of committees have been held at convenient centres, and the executive committee were fortunate in obtaining the services of such able exponents of the movement as Messrs. H. J. Wilkins, A. E. Threadgill (Co-operative Wholesale Society directors), and J. F. James (Cardiff Depôt), to deliver addresses on "The Committees in their Relation to the Manager and the Store."

The first of these meetings was held at the Friends' Meeting House, Swansea, on 29th April, 1911, the speaker being Mr. H. J. Wilkins. The second was held at the Llanelly Society's premises, Llanelly, on 13th May, 1911, and was addressed by Messrs. A. E. Threadgill and J. F. James. At both meetings the attendance was all that could be desired, and it was very evident that the delegates received inspiration as to the work to be done and enlightenment as to their duties and responsibilities in relation to their societies.

We have also kept in touch with the Farmers' Association in West Wales, and, with a view of bringing them into closer contact with the distributive societies, a joint conference of representatives was held at Swansea, on 25th November, 1911, when several points of importance were considered and a further conference arranged for at an early date.

Some of the existing societies have also been very active in connection with

the opening of new branches and extensions of premises.

On 25th March, 1911, the first branch of the Neath Abbey and Skewen Society was opened at Crynant, a growing mining district in the Dulais Valley, Neath. A very successful tea and public meeting were held in connection with the inauguration, and each member's child was presented with a memento to mark the occasion. The speakers at the public meeting were Messrs. J. F. James (Cardiff Depôt) and Councillor D. R. Morgan (Ystradgynlais).

On 30th May, 1911, the Treboeth Society celebrated the opening of a new bakery. A public meeting was held in the evening when addresses were delivered by Messrs. J. R. Davies (Sectional Board), J. Eager and S. Jones (District Executive).

On 3rd June, 1911, the Swansea Society opened its second branch at the Hafod, Swansea, and a public meeting was held in the evening, the speakers being Ald. David Williams (Swansea Society) and Mr. J. F. James (Cardiff

Depôt).

On 16th December, 1911, the Pontardawe Society celebrated the opening of a spacious new drapery premises. A monstre tea was held in the afternoon in connection therewith, and a public meeting in the evening, when addresses were delivered by Messrs. T. W. Allen (Co-operative Wholesale Society director) and J. James (Cwmgorse).

During the year the association has met at quarterly conferences and the executive committee at intervals to deal with matters of urgency. The con-

ferences were held as follow:-

On 18th March, 1911, at the Resolven Society's premises, when the amendments to the rules of the Union were considered and unanimously adopted. In the evening a public meeting was held in the Co-operative Hall, Resolven, when addresses were delivered by Messrs. F. H. Beaman, chairman (Resolven), J. R. Davies (Sectional Board), J. Eager, D. Davies, and S. Rees (district executive).

On 17th June, 1911, the annual meeting was held at Siddall Buildings, Swansea, when the above-mentioned officers and committee were elected. A very interesting report of the Bradford Congress was presented by Mr. T. Stroud (Resolven).

On 16th September, 1911, at the Workmen's Institute, Pontardulais, when a very interesting paper was read by Mr. Lewis (Pontardulais) on "Should Politics be introduced into the Movement?" In the evening a public meeting was held, addressed by Mr. John Lewis (Wernbwll, Pontardulais), the subject being "The Duty of Members towards the Society."

On 16th December, 1911, at Pontardawe, the occasion being the opening of the new drapery premises by the local society. was much larger than usual, which included Mr. T. W. Allen (Co-operative Wholesale Society director) and Mr. E. R. Wood (Sectional Board). In the evening a public meeting was held in the Public Hall, when excellent addresses were delivered by Messrs. T. W. Allen, E. R. Wood, and Councillor J. James (Cwmgorse).

Three societies have been admitted into membership during the year, viz., Trimsaran, Abercrave, and Gwauncaegurwen,

The attendance at the conferences has been well sustained throughout the year, and the discussions upon the various topics have been enthusiastic and of an educative nature.

In conclusion, we desire to thank those societies that have invited the conference during the past year, and trust that they may have derived some benefit at any rate as a result of coming into contact with representatives of other societies.

The following is the financial statement for the year 1911:—

Receipts.	£	s.	đ.	1
To Balance 31st December, 1910		0	8	
., Subscriptions:-		-	-	
Pontardulais Society (1910 and				
1911)	3	15	0	
Cwmbwrla Society (1910 and			-	
1911)	4	17	6	
Resolven Society	1	10	7	
Pontardawe Society	4	0	Ó	
Lower Cwmtwrch Society	0	9	6	
Trimsaran Society	0	6	0	
Cwmllynfell Society	0	10	0	
Co-operative Insurance Society	0	5	0	
Swansea Society	3	6	8	
Ammanford Society	1	15	7	
Productive Federation	0	18	41	
Neath Abbey and Skewen Socy.	2	0	0	
Co-operative Union	41	6	4	
	-	-	- 01	
±	74	1	22	1

Expenditure.	£	s.	d
By Conferences	19	18	7
,, Executive Meetings		10	6
"Rail Fare and Expenses	of		
Representatives to Congress.	. 3	2	0
Expenses of Meetings at Cwm			
		40	
lynfell and Lower Cwmtwrch		10	0
" Printing and Stationery	. 4	1	9
, Delegation to Educational Con			
mittees		5	1.1
			11
" Subscription to Trimsaran Soc		12	6
" Use of Rooms	. 0	8	0
" Postages	1	3	4
Polomos			ê
"Balance	. 55	9	Ð
Andited-			
MATT, Hy, JONES,			
MAIT. HI, JONES,			

SAMUEL JONES, Secretary.

£47 1 21

No. 4.-MID-GLAMORGAN.

Executive Committee.

Mr. J. M. Jenkins (president), Pontrhy- [Mr. J. Jones (vice-president), Ton. dyfen.

(treasurer), Ponty-E. J. King cymmer.

D. J. Jones (secretary), Cymmer.

W. Exley, Nantymoel.

E. E. Kinsey, Caerau.

T. A. Jones, Mid-Rhondda.

M. L. Thomas, Penygraig.

We have great pleasure in submitting to you the fourth report and balance sheet. The executive council warmly congratulates the various societies in the association on the progress, and the heathy state of affairs as well, which indicate a bright and prosperous future of co-operation within its area.

The executive council has held four meetings, and four conferences have taken place. Particulars of the conferences and papers are as follows:—

1911	Society.	Subject.	Speakers.		
Jan. 14th	Blaengwynfi	"Why Trade Unionists should be Co-operators."	Mr. T. W. Rees (Blaengwynfi).		
Mar. 25th	Taibach	"Are we Co-operators? If not, why?"	Mr. J. R. Davies (Western Sectional Board Member), Cwmbwrla.		
June 24th	Ton Pentre	"Co-operation and its Higher Ideals."	Mr Ed. Jones (Ton).		
Sept. 23rd	Glyncorrwg	"Co-operation"	Mr. E. R. Wood and Mr. L. W. Richards (West- ern Sectional Board Members).		

The progress made by societies up to the present has been very satisfactory indeed. Many societies, had it not been for the unsettled state of affairs in the coalfield, would have opened new branch stores and extended their central stores to meet the demands of an increased trade, Nantymoel Society has almost completed building a branch shop at Ogmore Vale and a most up-todate bakehouse at Nantymoel, at a total cost of £7,000. The Blaengarw Society also has completed building a millinery department to meet the demands of its members. The Mid-Rhondda and Penygraig societies, which suffered so severely through the Cambrian Combine coal strike, have made another addition to the history of the co-operative movement. enormous decrease in sales, they could boast of a substantial increase in membership. By the keen business instinct of the committees, and also their self-sacrificing spirit, they have proved that the working man, when opportunity offers itself to him, has brains and intelligence to govern his own affairs from a business and moral point of view that cannot be surpassed. They have given practical proof also that the co-operative movement is the only one in industrial disputes that can materially benefit working men, and guide them successfully past the precipice of "debt" into the haven of "commercial safety."

Commercially, we think the association can pride itself that co-operation

is making steady and healthy progress. Educationally also we can report satisfactory progress.

Several societies have during the year held very successful meetings. Addresses and lectures have been delivered on various phases of the cooperative movement. Some societies also have children's classes studying the book entitled "Our Story." Also book-keeping classes with a good percentage of passes.

If the movement is going to attain the higher ideals, management committees must of necessity appoint from their own a committee of the best intelligence available, to strenuously keep to the fore the higher aspirations which Robert Owen and the Rochdale Pioneers had seen in visions. If co-operation is going to hold its own against the combination of private individuals, into what is termed "multiple shops" for selfish motives, we can only accomplish it by teaching our members that big dividends must be discouraged, and the prices of commodities must be reduced to enable the poorest of the poor to purchase at the stores wholesome and pure food for their money. Let us endeavour to catch the children and instil into their hearts the co-operative "seed," then we can expect in the near future that which our forefathers saw in visions we shall see in realisation the "Great Co-operative Commonwealth."

The executive council again begs to thank the societies for their encouraging support in the past, and hopes that the same spirit which welded us in the years gone by will continue to band us with a stronger unity, that we may say, in the words of the old proverb, "Unity is Strength."

The following is the financial statement for the year 1911:-

The following is the infancia	aıı	360	auci.	Hem I
To Cash in hand, 1910 , Abergwynfi Society , Aberavon Society , Blaengarw Society , Bryn Society , Cymmer Society , Cymmer Society , Co-operative Insurance Society , Caerau Society	£ 5 1 1 1 0 1 0 0 3	s. 7 4 2 3 8 6 5 5 6	d. 9½ 2 0 4 7 0 0 0 6	By De
" Glyncorrwg Society " Mid-Rhondda Society " Nantymoel Society " Penygraig Society " Pontycymmer Society " Pontrhydyfen Society " Taibach Society " Ton Society " Ynyshir and Wattstown Society " Western Sectional Board, per	1 3 6 2 4 0 1 7 3	0 6 9 15 0 12 0 12 15	0 8 7 0 0 4 9 11	,, Se
Mr. J. R. Davies	_	9	3 101	

	Expenditure.	£	s.	d.
By	Delegates' Train Fares to Con-			
	ferences	4	17	11
21	Executive Members' Fees and			
	Train Fares to Conferences			
	and Meetings	13	19	4
21	Postage and Stationery		14	9
	Printing	3	5	6
	Mid-Rhondda Distress Fund	1	1	0
	Delegation to Education and			
"	Western Sectional Board			
	Meetings	3	0	6
	Secretary's Salary		0	ŏ
,,,	Cash in hand, December, 1911			
9.9	Cash in nand, Detember, 1911	UU	10	103

Audited -H. Toms.

£64 9 10½

D. J. Jones, Secretary.

# DISCUSSION ON THE REPORT.



#### PROGRESS OF THE MOVEMENT.

(See Report 1, page 47.)

Mr. E. O. Greening (Agricultural and Horticultural Association), who rose to comment on the Union's report on the general progress of the movement during 1911, thanked the delegates for the hearty reception they had given him. He declared that he was as proud to be among the co-operators at their Annual Congress at the age of seventy-six as he was at the age of twenty-one-fifty-five long years ago. He could not help asking, however: "What of the future? What of our children and our children's children? Professor Marshall once said that one of the great drawbacks was that we were always producing men and women of capacity and that they were always rising out of the ranks so that labour was ever being depleted of its strength. The question with us was how to retain our strength and not permit the same thing to happen. He did not think we could provide for the children or for the future by reducing the number of the societies, and he was certain we could not do it by reducing the variety of works and callings. Yet the report showed that the number of stores had diminished and the number of productive societies had diminished also. He rejoiced at the growth in membership, business, and profits, and he was not against amalgamation where necessary. We must have greatness if we were to be strong; but surely it should be possible in many outlying districts to create new societies in greater numbers than those lost through amalgamation; and in the productive movement we should be embracing new classes of work and looking after new things. There were two forces we had to take notice of—one was the power of combination, and the other was the power of specialisation. While the movement was growing, it was not growing in specialised industry. He went on to enumerate some of the great specialised industries—those connected with iron and steel, aviation, motoring, &c .-- and he contended that the movement must retain hold of the specialised societies in these industries. If we left them to drift this way or the other, or if we linked these societies up to form one heterogeneous mass which would deal with anything from co-operative insurance to "One and All" seeds, we would reduce the opportunities for the young men.

Mr. S. F. Perry (Stockport) expressed his hesitation in following such an advocate as Mr. Greening; but new occasions taught new manners. The most important point to be remembered was that our trade was 116 millions, and only twelve millions of that was produced inside the movement. Many held that in co-operative production and in the control of the means of supply lay the solution of the industrial unrest. He did not agree that the solution lay in the multiplication of small societies—it would

lie rather in the amalgamation of societies, and it would lie in the concentration of the efforts of the movement. The multiplication of small societies meant more officials and more expense. He believed more and more in concentrated effort, and they could have their specialised sections quite well. The younger generation was not there to advocate the creation of small societies again, but developments which would give the people the control of means of supply so that the workers would come into their own again. He urged upon the Congress the necessity for standing firm to the principles of the movement—the employment of their own members inside the movement in the production of the goods they required—the profit coming back to the members.

#### MEMBERSHIP OF THE UNION.

(See Report 12, page 57.)

Mr. H. D. Neate (Keyworth) drew attention to the fact that the Radcliffeon-Trent Society had been struck off the roll of membership, and inquired the reason. He also asked why the district committee had not been approached with a view of getting into touch with the society, and seeing if something could not be done to save it.

The GENERAL SECRETARY stated that the society had failed to pay its subscription, and that was the reason why it had been struck off.

Mr. Neate said it was rather hard on a struggling society that it should be struck off for such a small matter. He also said that the word "withdrawn" might have been used; "struck off" suggested that the society had done something wrong.

The GENERAL SECRETARY: If a member of your distributive society does not conform with your rules, what course do you pursue? You simply strike the member's name off the rolls.

Mr. A. Varley (Lancaster) noticed in one portion that the Hull Printers' Society had been struck off, and in another that the same society had been admitted a member of the Union. Where was the society now, in or out of the Union?

The General Secretary said that the society had failed to pay its subscription; consequently it was struck off the roll. The society, later in the year, applied for membership, and, complying with the rules of the Union, was admitted.

#### COMMITTEE ON EDUCATION.

(See Report 18, page 59.)

Mr. W. R. RAE (chairman of the Education Committee) said he had two duties to perform; one was to move the adoption of the Education Committee's report, and the other to move the resolution which appeared at the end of it. In the first place he just wanted to draw attention to one

or two necessary alterations and then to state that in moving the report there was not one item he was not quite proud of and not one item which he was not prepared to defend if necessary; and if any delegate had any difficulty or misunderstanding he would do all in his power to remove them. With respect to the alterations, he said they would find in the report that the total number of students who had entered the various examinations of the Central Education Committee was 11,152. That was the number at the time the report was printed, but the complete returns showed that the number who sat for examination was 12,664, an increase of 1,200 on the previous year. They had enrolled during the session 14,518 juniors for the study of co-operation, which were divided up into three sections. Two of the sections were examined locally and the third, which was composed of the most advanced students, by the Co-operative Union. In connection with the third examination there was a point of such interest that he wanted to mention it. There were 1,756 competitors in this examination, and the most successful was a boy named J. Coxford, and he belonged to Northampton. The secretary of the Education Committee had received a letter from the educational secretary of the Northampton Society and he proposed to read it, because it would show that some societies were becoming alive to the waste of brains consequent upon the want of opportunitybrains which would be valuable to Great Britain if only the boys and girls had an opportunity to develop them. The letter which was dated 23rd May, was as follows :-

#### Gentlemen,

Herewith I enclose receipt for 10s. on account of first prize to J. Coxford in Junior Class, Section III. I beg to also acknowledge receipt of special certificate, and thank you for your kind wishes in the accompanying letter.

It may surprise you when I tell you that J. Coxford is one of the poorest lads in Northampton; born and dragged up in a two-roomed house (one up and one down), and back to back with another similar hovel. He has no mother, and his father is a very poor shoemaker. J. Coxford has a head, but no stomach, or clothing. My committee are giving him some articles which he is sadly in need of.

He is a chorister in one of our churches and should have left school last week, but we are trying to keep him there until we get him a situation, as we do not want him to go into a factory. He is too old for our Grammar School as a free scholar, and we are hoping to get someone to interest themselves on his behalf and pay for a grammar school education. We feel sure if that is done he is certain to get a Hughes Scholarship and become a shining light in our movement. Although in such a position, when he obtained his third prize last year, he took the money to the Stores and wanted to become a shareholder, but, of course, he was too

young, so his father took up shares for him until he is old enough for a transfer.—Yours truly,

J. A. TOOTILL, Hon. Sec.

Proceeding, Mr. Rae said the resolution he had to move was as follows:—

That, in the opinion of this Congress, the training of co-operative employés is of vital importance, and should be admitted to be one of the primary responsibilities resting on committees of management. It affirms that this training should, in the case of apprentices or junior employés, be made a condition of employment, and still further affirms, with respect to salesmen, assistants, and clerks, that every possible assistance and future recognition be afforded.

He said he was constantly brought into touch with apprentices, and could scarcely do anything else but feel that they were neglected. He therefore wanted to plead with societies that the apprentices should be dealt with differently. It was in their own interests. People did not allow children to do just what they pleased. Why did they allow apprentices either to take this or no as they pleased. The apprentices were not children of apprentices; they were the sons and daughters of their fellow-workers whom they had taken to make tradesmen. He ventured to assert—and he did so without fear of contradiction—that the movement was neglecting its duties towards its employés, and his last words were "face your responsibilities and duties as men."

Mr. J. J. Worley (Plymouth Printers) seconded. He said it was a matter upon which he had personally felt very keenly for some time past. Many of them were coming to feel that in the matter of technical training among co-operative employés enough was not being done. He had made inquiries among employers and the result, in his opinion, simply put co-operative societies to shame. It would be invidious to go into details. He might, however, refer them to a short article on the subject in the "Co-operative Year Book." Private traders and business men had recognised the benefits of giving attention to technical training and the fitting of a boy or girl to discharge the functions they have been engaged to do It was a disgrace that co-operators should omit to give proper attention to their apprentices. In many cases special training was given in service time. He knew that in advocating class training they ran the risk of being accused of giving too much book learning. Craft training was better, but in distributive trades they were in a state of transition, in connection with which classes were providing the training they wanted. He hoped the stores would realise all their responsibilities in this matter. and see that apprentices were trained and developed to their full capacity. Co-operative training should be directed also towards stimulating in employés a desire to remain in the movement and serve it to the best of their ability:

Mr. T. J. HENSON (Birmingham) said he was afraid that much of the

grievance in this matter was due to the attitude of societies with regard to it. Their society, he explained, had introduced a class in the direction advocated by the Education Committee and they gave employés a distinct advantage if they were successful. They had adopted the Midland scale of wages, and in addition to that successful candidates at classes were paid extra according to the certificate obtained; if a first-class certificate then wages were increased from 1s. to 2s. per week. If other societies took a similar attitude (providing they could afford to do so) they would get good results. It was an incentive to juniors to take a keen interest in their work and give good time to it. That, however, had been their experience, and he felt certain that if they supported the Education Committee in these matters it would be worth their while.

At this juncture, the President announced that a requisition had been received, signed by the representatives of twenty societies, to the effect that Congress should be asked to give its permission for Mr. Rae's paper to be read, and discussion taken on same, not later than the second session of Congress on Tuesday. This, said the President, was made necessary by the fact that Mr. Rae was obliged to leave Congress before the Wednesday sitting.

The requisition was agreed to by a large majority, several hands being held up in protest against any interference with the Standing Orders.

After the GENERAL SECRETARY had made a few announcements, the delegates adjourned to luncheon.

# FIRST DAY OF CONGRESS.

## AFTERNOON SITTING.

The delegates having reassembled for the afternoon sitting,

Mr. B. Williams (chairman of the United Board) said it had been stated on many sides during the luncheon hour that the proposal to alter the course of the Congress agenda had been engineered by the Central Board, or by the United Board. He wanted to tell the delegates that the matter was discussed at the Central Board meeting on the Saturday morning, and the members of that Board decided that they could not interfere with the Congress agenda. It was again referred to at a meeting of the Standing Orders Committee, who also decided that they could not see their way to interfere with the Congress programme. Therefore, on behalf of the United Board, Central Board, and

the Standing Orders Committee, he desired to give an unqualified denial to the charges that had been made.

Mr. J. W. Dimond (New Brompton) resumed the discussion on the report. He said some societies took into their employment boys, and then in two or three years told them they had no use for their services. He thought that was a shame. He also expressed the opinion that societies should give apprentices an opportunity of receiving education in the ordinary working hours. It was said this would mean the dislocation of business, but he thought it would be possible to get over the difficulty by arrangement. The Government had done this, and he thought the co-operative movement might do the same. They should regard their employés as an invaluable asset of the movement, and regard the money spent on their training as a good investment.

Mr. CLARK SMITH (Middlesbrough) rose to support the resolution. did so with very great pleasure as a member of an educational committee which had taken some part in education of this character. They had been successful in winning the gold medal for the best boy in the Northern Section four years in succession, the gold bangle for the best girl, and the Blandford Scholarship one year; in addition, one of their employés had come out on top in the examination for co-operative secretaries. Delegates would see from this that Middlesbrough had had some experience of the classes organised by the Education Committee of the Co-operative Union. Mr. Rae had given them an instance showing how children of poor parents had brains, and how, provided they got the necessary opportunity and encouragement, they would in time make good and useful citizens. He could support those remarks by a practical experience they had had at Middlesbrough. The top boy in an examination under their auspices proved to be one of the poorest children associated with the society. They encouraged the boy's parents to let him go to the High School; he went, and won his B.Sc. He thought other societies might encourage children of members in the same way, they would then be doing something towards the making of educated citizens, and if there was one thing the country wanted it was educated citizens.

Mr. J. Pryor (Lee Moor) said it was an acknowledged fact now that there was need in the movement for the best talent they could get. They had to compete with the talent employed by the combines, and in order to do that co-operators wanted their people properly trained. In the elementary schools the children were trained up to a certain pitch, but there was no specialising. The second point he wished to emphasise was that it would be an advantage to co-operators if they went in for specialising, because they would get a better-class employé than they did at present. As to the question whether it would pay, he had no hesitation in answering the question in the affirmative. He had had some personal experience. He remained at school until he was 21 years of age, and he had never regretted it. He could give scores of examples that the course he had suggested would pay. The third point he wished to make was, that once having trained their employés and made them of some use to the movement, they should be careful not to starve them in the

matter of treatment. When they had been properly trained they should be paid in a manner which would prevent them being attracted or stolen into the outside commercial world.

Mr. J. Sharples (Blackburn), who was indistinctly heard at the press table, said he felt very strongly the responsibility of the co-operative movement with regard to the boys and girls that came into their circle. There ought to be some means of finding out whether he or she had the necessary tact and ability for specialising. Many boys and girls leaving school were very anxious to get away from being taught. They wanted a change. Some of them came to work with the express thought that they were going to escape teaching for a certain time at all events. The co-operative movement should make some arrangement for a test, and provide facilities for research work which could not be provided by any other means.

Mr. Andrew Young (East of Scotland District) contended that our present system of education was devitalising, yet Mr. Rae proposed that they should compel these boys and girls to be educated at the same time that they were worked. Now, what some of them had been fighting for was to give a child some leisure to grow. In England and Wales two millions and a half of the boys and girls were unfitted to be educated. He said he was working when he was nine years of age, and he knew what it was to strive to educate himself and work at the same time, hence he was in favour of granting proper time for education and leave an allowance of time for proper leisure. He hoped that Mr. Rae would take that view.

Mr. Rae, in replying, said that had it not been for the last speaker there would not have been anything to reply to. He could not see for the life of him how Mr. Young could find anything in his statement or the report that he (Mr. Rae) desired to deprive boys of their leisure. All that he asked was that training should be a condition of employment. They believed that the schools for the training of apprentices should be held in the society's time, and apprentices would not be deprived of any leisure. What was hindering the scheme was not opposition, but apathy, and he advised them to throw aside any apathy, and do their duty to their brothers' bairns that they had taken in their charge.

The resolution moved by Mr. Rae was carried.

# THE INDUSTRIAL AND PROVIDENT SOCIETIES (AMENDMENT) BILL.

(See Report 20, page 72.)

One of the first subjects of interest raised in the report of the Joint Parliamentary Committee had reference to the Industrial and Provident Societies (Amendment) Bill.

Mr. T. Tweddell (chairman of the Committee), commenting on the report, said it was about five years since that Bill was drawn up. It had been in the hands of the Government for a considerable portion of that period, and

it remained unpassed yet, although the members of the Parliamentary Committee had hoped that it would have found its way on to the Statute Book before now. Misfortune had dogged its footsteps. There was nothing in the Bill to account for that; the Bill contained nothing obnoxious to any vested interests—the Government, before taking it in hand, took precautions to see that anything of that kind was withdrawn. So long as the avenues of Parliament were blocked up with traffic as they were and measures of larger importance to the Empire were clamouring for attention, he feared that the Bill would not make very marked progress. They desired to bring the influence of that Congress to bear upon the efforts of the Central Board to induce the Government to push it forward. It had always been a matter of importance to the co-operative community, but it had become a matter of much more importance since the decision of the House of Lords was given in connection with nominations. They desired to present to the Government the united voice of a large Congress like that, and for that reason he moved—

That this Congress learns with regret that no further progress has been made by Parliament with the Industrial and Provident Societies (Amendment) Bill, which has now been rendered imperatively necessary by the recent judgment of the House of Lords on the Nomination Section of the existing Act, which destroys the practice of many years and renders useless the privilege intended to be conferred by this section. W2, therefore, desire to urge the Government to give facilities for the passing of this small enabling measure during the present session of Parliament.

He added that the resolution, if carried, would be forwarded to the Prime Minister and the Financial Secretary to the Treasury.

Mr. A. Whitehead (General Secretary) rose to second the resolution, when

A Delegate raised a point of order to ascertain whether a resolution not on the paper that morning could be brought forward in view of the Standing Orders.

Mr. Whitehead held that the resolution was permissible under Standing Order No. 2. Proceeding to second the resolution, he said they wanted the Bill amended. A Congress like that would have some influence with members of Parliament, and the resolution would be forwarded to the proper quarter in due course.

Mr. F. Jennings (Pendleton) thought everything should be done to facilitate the passing of the measure, but they ought not to content themselves with passing a pious resolution. When they went back to the hundred and one societies they represented they should have similar resolutions sent on to the Government, and he felt they would strengthen the hands of the Parliamentary Committee.

Mr. W. R. Blair (Liverpool) complained that a suggestion made by the City of Liverpool Society—to have a provision in the Bill to save societies

paying away the savings of the women members—had not been taken up. He wished to know if any provision of that kind would be included.

Mr. J. J. Coulson (York) pointed out that some societies were revising their rules and they were anxious to know what the provisions of the Bill were before making the changes in their rules. He urged the Parliamentary Committee to promote the passing of the Bill as a non-controversial measure.

The relevancy of the proposal was again questioned, but was overruled. The delegates showing a desire to vote, Mr. Tweddell was called upon to reply.

Mr. T. Tweddell said the observations of the speakers could scarcely be regarded as criticism. They were suggestions, and they would be placed before the Parliamentary Committee as emanating from the Congress. The committee did receive a letter from Liverpool, but, apparently their Liverpool friends did not realise the defences that surrounded a Bill when it went to the House of Commons—one could not run in every now and again and add a paragraph to it. However, they now had to revise the Bill in the light of the law regarding nominations; they sympathised with the justice of the Liverpool suggestion, and would see that it was considered.

The PRESIDENT: We shall have to vote now.

The resolution was put to the meeting and declared unanimously carried.

#### NATIONAL INSURANCE.

(See Report 20, page 73.)

Mr. T. Wood (Insurance Society) said it was with the greatest amount of diffidence that he stood there that day in order to criticise the report of the Parliamentary Committee in regard to national insurance. They had been asked why was it that they, an institution associated with the Co-operative Union and the authority on co-operative insurance, were not in any way mentioned in the report. He could assure the delegates that they (the Insurance Society) were equally disappointed, and it was an unfortunate feature of the co-operative movement that such things should exist. wanted to fill in the gap left by the Parliamentary Committee. They (the Insurance Society) had not been idle; on the contrary, they had felt their obligations and responsibilities. He wanted to draw attention to the resolution moved at the last Congress, to the effect that the Union should call together the representatives of the various interests in connection with the co-operative movement in order that they might frame means whereby the National Insurance Act could be administered on behalf of the movement. It had been suggested that the Insurance Society prompted that suggestion. He denied the suggestion, and asked how they could have prompted the resolution seeing they were only one of the pawns in the game. decided at the last Congress that the matter should be referred to the Parliamentary Committee, and he thought they would agree with him when he said that, to say the least, it would only have been courteous on the part of the Parliamentary Committee to call in the Insurance Society for consultation on such an important question. What had been their experience? They, like

every other society, received a letter from the Parliamentary Committee asking for suggestions. They replied to that letter courteously and in such a manner as would give the committee an opportunity of calling in the Insurance Society for consultation if they cared to do so. They never received any further response. He wanted to ask them would they have been fulfilling their duties and obligations as to the authority on co-operative insurance had they not moved in the matter? The directors of the Wholesale Society found that owing to the constitution of the society it would be difficult for them to form a society to administer the Act. Naturally, the course for the directors of the Insurance Society was clear, they must endeavour to see what could be done. They had formed a society that could be national; they also realised the fact that the members of that society would be the managers, and that they could, if they choose, turn them off. Would it not be worth while for the Wholesale Society to affiliate themselves with this idea? The report of the Parliamentary Committee seemed to recommend a course which would lead, not to unity, but to disintegration. The directors of the Wholesale Society, seeing the difficulties which stood in the way of the society becoming an approved society, had recommended the employés to form a society to take advantage of the Act and individual distributive societies to do the same. Was that co-operation? Was it acting in good faith? He said no. They had no interests to serve except the interests of the movement, and they wanted to do that in the best possible way.

- Mr. J. Wilson (Scottish Co-operative Wholesale Society) said the Parliamentary Committee had considered how best to form approved societies. Mr. Wood seemed to be aggrieved because the committee had not called in the Insurance Society. Neither had they called in any other society. At any rate the report did not say so, and the resolution did not say that they should call in any society. Since the Parliamentary Committee came to their decision the directors of the Insurance Society had formed theirs into an approved society. He believed the Parliamentary Committee had dealt with the matter to the best of their ability, and he had very great pleasure in supporting the adoption of their report.
- Mr. J. J. Worley (Plymouth Printers) said that he rose to call special attention to the stand of the Parliamentary Committee, because the question of the report on the National Insurance Act brought it prominently to their notice. It seemed to him that if any co-operative interest did not coincide with the interests of the Co-operative Wholesale Society that created an atmosphere that did not give opportunity for a full consideration of the proposals. The Co-operative Insurance Society had not been considered, said Mr. Wood, and the report emphasised the claims of the Co-operative Wholesale Society. What he was surprised at in attending a conference of the North-Western Section was that the expert sent down by the Insurance Commissioners to lecture on the Act was an employé of the Co-operative Wholesale Society. He congratulated Mr. Tweddell on having been appointed on the Advisory Committee to represent the co-operative movement, but he

did not think the attitude of the Parliamentary Committee was right, especially to co-operators interested in phases of the movement other than that of the Co-operative Wholesale Society.

Mr. F. Maddison (Blackpool Printers) remarked that he thought this was one of the really important parts of what he would call the public side of their business at Congress. It had to do with the demonstration of one of the greatest measures of social reconstruction that had been passed by any Parliament. It was desirable that great thought and care should be given to the subject. He was not a member of the Co-operative Insurance Society, but when he read the report he was struck with the fact that the Insurance Society had not been called in. There was not a single reference to it, although it was obvious that it was a society that could have brought volumes of experience to bear on the subject, and which ought to be drawn upon in the fullest possible manner. Unfortunately, he was not an absolute admirer of the Co-operative Wholesale Society; they were too big to be great. His complaint was that he had never known an omission so unpardonable as this committed by the sub-committee. They had not done justice to the Insurance Society. It was desirable, however, that the Act should be administered in the interests of the movement as far as possible, but there must be no coercion with regard to employés who were members of friendly societies. He claimed that the sub-committee should have sought practical experience, and included the presence of the Insurance Society.

Mr. J. Hart (St. Helens) was of opinion that the co-operative movement should have left the administration of this Act to the friendly societies and the trade unions. Had Mr. Lloyd George and his Cabinet started out with the intention of crippling trade unions and friendly societies they could not have done—— (Cries of "Oh, oh," and interruption.) If the Insurance Society and the co-operative societies took any part in the administration of this Act they would not be carrying into practice the sentiment expressed in the welcome accorded to their trade union friends that morning.

Mr. P. Glasse (Scottish Wholesale Society), speaking from the back of the hall, was understood to say that Mr. Wood (Insurance Society) had failed to grasp the situation at all. He would like to know, and he would ask Mr. Wood, if they had had a meeting of their members to give them power to form an approved society? If they had he (Mr. Glasse) had never seen any report of it. Should they form such a society without asking the permission of the shareholders? In doing what they had done the Wholesale

Societies had only been looking after the interests of their shareholders.

Mr. S. F. Perry (Stockport) rose to support the recommendation of the Parliamentary Committee with regard to the Insurance Act. He made no apology for stating that at the beginning of the insurance controversy the society which he represented at that Congress agreed to support the policy of the Co-operative Insurance Society, but when the members of that body themselves had decided that they should be taken over, or the best terms arranged for the taking over of that organisation by the larger organisation,

he recognised there was no dishonour in accepting defeat, and it would have been better at this stage if those who controlled the interests of the Insurance Society had recognised that the co-operative movement had said that this strife must cease and the work must be done by one organisation. Even when the conference of the North-Western Section was held the expert sent down by the Commissioners was a Co-operative Wholesale employé, and he was there to defend the honour of that man who came to lecture, despite the criticism which was afterwards indulged in. He had sacrificed his time to make himself acquainted with the provisions of the Act, and if that man was sent down by the Commissioners there should be, in his opinion, no suspicion attached to the Union or Joint Parliamentary Committee. co-operative movement was properly linked up, in spite of the fact that they had large bodies of trade unions and friendly societies, there was great scope for the working of the Act amongst the members inside the co-operative movement. He believed the Parliamentary Committee, in recommending the Wholesale Societies to work the Act, had in mind the resolution passed by the Bradford Congress against establishing a separate organisation. There were too many organisations inside the movement at present. consolidate rather than talk about extending them, and then their power for good was bound to increase.

Mr. W. S. Acron (Nelson) was glad the Parliamentary Committee had taken the step they had done, and the only regret he had was that co-operators in this matter had been somewhat late. They were late in issuing the particulars. He was a co-operator and a trade-unionist, but he must say he thought the trade-unionists had been more up to date in this matter of insurance. He believed the Wholesale Society could work this business cheaper than any other organisation could do. If the circular that had been issued by the Insurance Society represented the wisdom of the directors he was sorry, because it was open to serious question. Co-operators should work the Act in a manner which would redound to the credit of the movement.

Mr. G. GOODENOUGH (North-Western Section) appealed to co-operators to cease their petty differences, for in the meantime the large industrial insurance societies were busy getting members for their societies and co-operators were going to be left out. He had been talking to people connected with big industrial insurance concerns and they said that there was a bye-product in every industry. If they had their agents calling where maternity benefits were going into the homes of the people, they were going to bring policies out. He (the speaker) was a co-operator, a trade-unionist, and he belonged to a friendly society. He would like to see those organisations combine and issue a national poster pointing out that by doing a certain thing they were only weaving a net for themselves, so far as the industrial insurance companies were concerned. He had a son and a daughter; the co-operative society was not open to them, the trade union was not open, the friendly society he had not too much faith in, because, he thought, they were suffering from a measure of dry rot. What was he to do in the matter? Co-operators were quarrelling

amongst themselves about dignity, &c., instead of deciding what they were going to do in the matter. They were going to miss their great opportunity, and he was glad to have had that chance of giving them a warning.

At this point there were cries of "Vote, vote."

Mr. J. Penny (Sheffield and Ecclesall) asked for a statement of the legal position of the Wholesale Society in this matter, but Mr. Tweddell was called upon to close the discussion.

Mr. T. TWEDDELL, in his closing speech, agreed with Mr. Maddison when he described the Insurance Act as "one of the greatest Parliamentary feats performed in our day," and he expressed the feeling that few people could estimate the results of the Act. Replying to the criticism of one of the speakers, who argued that this insurance business should have been left to the trade unions and friendly societies, he said the Parliamentary Committee had no desire to interfere with any of these bodies, and in the report présented by the Parliamentary Committee there was a special reference to this. When the trade unions had taken their share out of this enormous community, and the friendly societies had done the same, there still remained a great balance of co-operators. Every working man and woman should have some avenue through which they could reach and avail themselves of the benefits presented by the Act. The Parliamentary Committee appeared to have broken water wherever it turned, they were trying to work in the interests of the community in the best way they could. The names of the special committee had been asked for, and there was no reason why they should not be given. These were Mr. J. Deans and Mr. W. T. Charter (representing the United Board), Mr. P. Glasse (representing the Scottish Co-operative Wholesale Society), and Mr. T. Tweddell (Co-operative Wholesale Society). They represented every interest. Their friends of the Insurance Society had no representative on the committee, and, without breaking through certain traditions, they could not have given them any. With regard to the Advisory Committee, the names sent on by the Parliamentary Committee were those of Mr. A. Whitehead. Mr. J. Deans, Mr. H. J. May (who had made a thorough study of the Act), and himself. The choice fell upon him. He would have preferred if another one of the four had been chosen, but he was selected, and there was no partiality about that. He favoured no particular interest, although he sat on the Wholesale Board and was proud of it. They had to decide which was the best existing agency to deal with this enormous, complicated measure. Reference had been made in the discussion that afternoon to the experience of the Co-operative Insurance Society. In matters connected with that Act they had had no experience. For forty years they claimed to have been the one and only authority for doing business, but one of the complaints against them was that they had allowed those enormous industrial concerns to spring up around them with the horrible associations that had been revealed, and that they had not given the members of the movement the opportunities they might have done. They looked to a national institution to do this work, a national institution that should have the confidence and the whole power and

influence of the co-operative movement in connection with this matter; and in considering the whole of the questions involved in the business, they had come to the conclusion that the combination of the Wholesale and the stores would be the best they could have to work the Act.

The allotted time expired before Mr. Tweddell had concluded his speech, and he had to resume his seat. The report was then put to the Congress, and was declared carried by a large majority.

Mr. J. Penny: Can the United Board make any statement about the legal position of this proposal to become an approved society?

The PRESIDENT: Shall we reopen the matter? (Cries of "No, no.")

### PROTEST AGAINST SUGAR CONVENTION.

(See Report 20, page 78)

Mr. T. Tweddell said he had been asked to move the following resolution:—

That this Congress notes with satisfaction that the British Government has so far refrained from signing the recent protocol relative to the prolongation of the International Sugar Union, and earnestly urges upon them the necessity of taking the earliest opportunity of denouncing the Brussels Convention in the interests of the sugar consumers and users of this country.

He said they had been endeavouring for some time to secure an interview on this very important question, and that was the reason why the resolution had not appeared in the report. It was a matter of increasing wonder that ever a British Government was capable of entering into such a ridiculous agreement as this convention. However, he felt that there was a unanimity of feeling on the question, and he would simply move the resolution.

The resolution was then formally seconded, after which Mr. Geo. D. Taxlor (Edinburgh) said he desired to support it, and he hoped that delegates would go to their respective societies and place the matter before the members so that they could address questions to their members of Parliament on it. Let the people who asked for the South African war pay for it. He appealed strongly to delegates to heckle Parliamentary candidates on the question.

The resolution was adopted.

This concluded the report of the Parliamentary Committee, which was unanimously accepted.

## CO-OPERATIVE WHOLESALE SOCIETY AND DURHAM MINERS.

Mr. J. Penny (Sheffield and Ecclesall) raised a question on the proceedings of the Joint Committee of Trade-unionists and Co-operators. I want, he said, to mention something about the miners' dispute. Would it be possible for you to allow a director of the Wholesale Society to explain the arrangement by which miners in Durham were permitted to draw upon the Co-operative Wholesale Society bank to help them out of their difficulty during the recent

miners' strike. He thought a statement on that matter would be worth listening to.

Mr. A. Whitehead (General Secretary) said that the matter did not come under the report, and no futher notice was taken of it.

## JOINT COMMITTEE OF TRADE-UNIONISTS AND CO-OPERATORS.

(See Report 22, page 82.)

#### CARTERS' STRIKE AT LEEDS.

Mr. T. A HEALY (Leeds Industrial) said he wished to enter a protest against the action of the Joint Committee of Trade Unionists and Co-operators in dealing with the "Week-End Ostling" in connection with the Leeds carters' strike by going outside the powers which they possessed, and dealing with matters not in dispute. It might be well known to many in this Congress that in Leeds they had been having some trouble with the Society's carters, who for two days were out on strike. At the commencement of the trouble, the Secretary of the Carters' Union, Mr. Hilton, sent a letter to the Society asking that the matter in dispute should be submitted to arbitration, and at a meeting of the Board and a deputation of the men and their Secretary, this request for arbitration was repeated by the men and was granted by the Board. meeting of the Arbitration Committee and the parties in dispute, the whole matter was gone into, and in the award they were surprised to find an arrangement had been made for the payment for "Week-End Ostling." to be clearly understood by this Congress that "Week-End Ostling" was never in dispute, that there was no claim on the part of the men, and no offer on the part of the Society, and in the best interests of the Societies here represented and the movement generally, he entered this protest (though they in Leeds had paid the award) against such a proceeding as being unconstitutional and contrary to the principles of arbitration, believing as they did that an Arbitration Committee should deal only with the matters in dispute.

Mr. J. DAVISON (Northern Section) said the Joint Committee had a painful duty to perform in connection with the strike. Everywhere there was a demand for a living wage, and the carters of Leeds were paid 24s. per week. They asked for 27s., and the Joint Committee granted them 25s. per week. Leeds Society put forward certain privileges they said their employés had, and they desired that these should be taken into consideration. The carters complained that they had to leave home three times on Saturdays and Sundays. Then the committee had also to consider the multiple shops with which Leeds had to compete, and, taking all things into consideration, they thought the society could not afford to pay the wages the men were demanding. However, they granted the 25s. per week, and allowed an extra 2s. for ostling on Saturdays and Sundays. The Leeds Society had agreed to abide by the decision of the committee, and, having done so, it was unfair, said Mr. Davison, to come to Congress and utter a protest because they did not get all they wanted.

Mr. J. Corker (Leeds) expressed the opinion that Mr. Davison had not touched the point raised by Mr. Healey. The Leeds Society was not complaining about the award, but wished to draw the attention of Congress to the fact that the Joint Committee had gone away from the questions they were asked to consider, and had granted additional payment for work about which there was no dispute. It was quite true that the men would accept the award; so would he (Mr. Corker) if placed in the same position. The Society was giving better terms than those requested by the men for ostling previous to the award. It appeared that the Joint Committee had forgotten the elementary principles that governed an Arbitration Committee. It was raised not because the Leeds Society wished to dispute the award, but because of the serious character of the departure from established rules.

Mr. B. Williams (Southern Section) said that in the first place he entered a protest that there should have been any discussion whatever on the case of arbitration. It was said that the question of ostling had not been mentioned, but it was referred to in the demands of the men. They claimed, as a committee of arbitration, that they had the right to decide upon any question or any condition affecting the labour of the men. He wondered whether the Leeds Society would have been better satisfied if they had raised the wages of the men to what they had asked for. The committee took into consideration the amount of labour that the men had to put in. They were getting 24s. for a week of fifty-six hours; then they had to go to work on Saturday, and twice on Sunday to do the ostling for no extra payment. Some of the men were handling money in the interests of the society. They gave them an increase of one shilling, and said it was not fair that these men should go three times at the week-end and get nothing for it.

Mrs. A. E. Corrie (Coventry) protested against Sunday labour without pay.

#### COMMITTEE ON CREDIT TRADING.

(See Report 24, page 87.)

Mr. T. J. Henson (Birmingham Industrial) referred to the variations in the report so far as the different sections were concerned.

Mr. W. J. Gilbert (chairman, Credit Committee) appreciated the remarks of the previous speaker. They were all of the opinion that the limitation—and, they hope, the final abolition—of credit could be best effected by local effort rather than by central direction. They thought it better that the work should be done in the committee rooms. In this respect the management committees were the biggest sinners. He believed that the process of conversion must come from within the committee room. With regard to that matter, the South-Western Sectional Board had taken that line of action. The action of the Women's Guild was appreciated, and especially the devotion of Miss Spooner.

Mrs. M. Brown (Edmonton) rose to say a few words on behalf of the Women's Guild. They would see from the report that the Guild had with-

drawn its representatives from the committee "on the ground that, under its present constitution and the changed methods of work, the best results would not be achieved." She wanted to say, however, that it was not on account of the constitution of the committee that the Guild withdrew its representatives; it was rather because the United Board had decided that the committee should work on different lines. Experience had shown them that conferences, valuable as they were, were not the most effective method of dealing with the evil of credit. Their chairman had expressed the opinion that committees, nine times out of ten, were at fault. It was the committees whom they wanted to get into contact with in reference to the question of credit, because they believed they could offer them expert advice. "I think you will agree," said Mrs. Brown, "that Miss Spooner (formerly secretary of the committee) was an expert on this matter." No one, in her opinion, could have done the work more thoroughly. But even though they had withdrawn their representatives from the Anti-Credit Committee, they had not relaxed their efforts to stop credit in their societies. They did not want to gallop, but they did want to trot, and she appealed to the delegates to help them.

Mrs. W. R. Blair (City of Liverpool) said she rose to make the position of the Women's Guild clear, as the Guild had been specially mentioned as withdrawing from the committee. The Guild felt that much of the power which was originally possessed by the committee had been taken away. She also said members came from the sectional boards, not because they were specially interested in the credit question, but because it was their turn on the rota. She could assure the delegates that the Guild, although it had withdrawn from the Anti-Credit Committee, was making very great efforts to get credit abolished from their societies.

A DELEGATE moved that the question be now put.

Mr. READ (Skipton) said that in any observations he wished to make with regard to credit trading he did not want members of the Guild to think he was out of sympathy with their work; on the contrary, he had tried on more than one occasion to persuade the members of the Skipton Society to cease what he regarded as a very evil practice. At the same time they were face to face with a very difficult position, and that position he wanted to lay before them as a member of a committee of management. Their President, in his address, said the responsibility for much of the credit must be laid at the doors of management committees. He was astounded by the statement; in fact, for a time it took his breath away. From his own experience of different societies he could say that committees of management always set an example to members in regard to credit trading and loyalty. They had a tailoring department at Skipton, and some years ago they decided to cease credit trading in that particular department. What was the result? Members in dire circumstances went to private traders because they could not get goods at the stores. He wanted to put it to them, as an intelligent and representative working-class audience, were the wages paid in different industries sufficient to enable members of their societies, under all times and

under all circumstances, to pay cash for everything they wanted? He was sorry that such was the case, but they had to face the situation. Sickness came along with the result that wages were stopped, but members must have food, clothing, &c., and under the circumstances he did not see how they could do anything else but give them some grace. He would suggest to the delegates that they take back home the sentiments given expression to at that Congress, and by voice, vote, and pen endeavour not only to eliminate credit, but to make such a thing possible by raising the standard of life in the community.

#### HONORARY MEMBERS.

(See Report 26, page 92.)

The Chairman moved that the following gentlemen be appointed honorary members of the Central Board for the coming Congress year. They had been recommended by their sectional boards and were approved by the United Board:—

Midland Section—Messrs. E. L. Griffiths, D. Mc.Innes, S. Redfern, W. W. Smith, and G. Woodhouse; Northern Section—Messrs. H. R. Bailey, W. Crooks, and T. Rule; North-Western Section—Messrs. C. J. Beckett and F. Hardern; Scottish Section—Messrs. J. McMurren and A. Meldrum; Southern Section—Messrs. A. H. D. Acland, E. O. Greening, G. Hines, and H. Vivian; South-Western Section—Mr. T. Gidley.

The CHAIRMAN announced that the Central Board recommended the addition of Mr. G. Wheelhouse (North-Western Section), whose name was received at the Union office after the report had been sent to the printers.

The full list was unanimously approved.

#### GENERAL SECRETARY.

(See Report 26, page 93.)

The President moved the appointment of Mr. A. Whitehead as General Secretary of the Union.

This was seconded by Mr. S. Blakeborough (Burnley) and carried unanimously.

Mr. A. Whitehead briefly thanked the Congress for its confirmation of his appointment.

## MEMORIAL TO THE LATE MR. J. C. GRAY.

(See Report 27, page 93.)

Mr. W. Gregory (North-Western Board), referring to deceased members of the Board, said they had a recommendation to place before the Congress with regard to an adequate memorial to the memory of Mr. Gray. The committee were of opinion that a memorial should be erected over the grave of Mr. Gray, which should cost not more than £100; further, that a bust be

prepared and placed in the entrance hall of Holyoake House at Manchester, not to exceed between £100 and £150; that an enlargement of a photograph be made for the boardroom at a cost of from £10 to £15; further, that a reproduction of Mr. Gray's photograph be prepared for sale to societies in order that any society wishing to have a photograph of Mr. Gray could do so. They proposed to defray the cost of this from the funds of the Union, a course which they hoped would commend itself to Congress.

This was seconded formally and carried unanimously.

## REPORTS OF THE SECTIONS.

(See Report 28, page 94.)

#### IRISH CREDIT.

Mr. J. Prvor (Lee Moor) asked the United Board if they would inquire from their Irish friends what course they had adopted to show themselves in so creditable a position with regard to credit trading. Ever since the Dewsbury Congress English societies had been devoting their efforts to the work, but credit had been growing in all sections. In Ireland they had reduced credit one-half per member. He hoped they would study well the Irish methods and impress upon the Irish representatives the necessity of continuing their work, and then the English societies could follow.

#### BOUNDARIES.

On the paragraph in the Northern Sectional report relating to boundaries and the formation of a committee, Mr. J. T. Henson (Birmingham) commended the work that had been done. Societies throughout the country should look into the matter and try and settle boundaries before the difficulties began. Many of the difficulties could be avoided if people would take the matter early into consideration. They would have to go beyond mere parochialism, and until they were able to take the wider view presented by the late Mr. Gray at the Birmingham Congress, the matter would never be settled unless steps were taken to prevent such difficulties arising.

Mr. A. Park (Failsworth) said the question of boundary lines was one of the most difficult questions they had to deal with in the movement. The sooner they met it, and the sooner they tackled it, the better for the movement.

The President: We shall have plenty of overlapping to-morrow. I hope you will leave the matter now.

Mr. PARK replied that he hoped they would have less overlapping, and he went on to discuss the matter, contending that the only solution of the problem was amalgamation.

Mr. A. Whitehead (General Secretary) objected, as the matter was out of order there. If Failsworth wanted to introduce this question of amalgamation in Manchester it could be done later, as they would have plenty of opportunities next day.

Eventually the subject was departed from.

#### UNIFORM RULES FOR DISTRICT ASSOCIATIONS.

The Central Board's summary of the report from the North-Western Section stated that the question of uniform rules for the government of district associations had received the attention of the Sectional Board, and it had been decided that each district association should be allowed to prepare a set of rules by which it should be governed, subject to such rules being approved by the Sectional Board.

Mr. W. Gregory (North-Western Section), in reply to a delegate who sought further information on the subject, said several of the district associations in that section had had difficulty as to the meaning of the rules governing their associations, and hence the matter had been raised. The Sectional Board, however, thought it would be better to have a uniform code of rules governing the associations.

#### LANTERN SLIDES.

Mr. —. CLEMENTS (Bromley) referred to the report of the Southern Section, in which it was stated that eighty-five societies had applied for the loan of lantern slides, and that 7,120 slides had been issued. He said he had had a good deal to do with slides, and those issued by the Southern Sectional Board were not worthy of the great co-operative movement. He had also used slides issued by railway people, and he believed that these and the slides made by some of their local amateur photographers were better than those issued by the Union. He advised that the slides should be put on the scrapheap and a fresh supply obtained from the best sources.

#### OVERLAPPING.

- Mr. T. G. Arnold (Woolwich), referring to a paragraph relating to overlapping, asked if the Board were prepared to give details of the cases of overlapping which had not been settled, and if they were prepared to say why they had given 10½ pages of information regarding one case in which there was overlapping, while in other cases in the same section even the names of the societies had not been given.
- Mr. A. Whitehead (General Secretary) explained that the paragraph before them was simply a summary, and the matter was dealt with in the Sectional Board report, where delegates would find a full statement.

#### SECRETARIAL CONFERENCES.

Mr. A. Varley (Lancaster) referred to the difficulty they had in some districts in arranging conferences of the secretaries with the sectional boards. He thought that if the secretaries of the societies were called together at least once a year by the sectional boards it would do immense good.

#### RECEIPTS AND EXPENDITURE.

(See Report 29, page 99.)

Mr. G. Carter (Oxford) asked for an explanation with regard to a subscription mentioned in the cash account of the Joint Parliamentary Committee.

The GENERAL SECRETARY gave the desired information.

#### CONGRESS EXPENSES.

(See Report 30, page 100.)

Mr. A. Whitehead (General Secretary) alluded to the question of contribution to the Union in respect to Congress expenses. He said that the matter had been discussed on the Saturday morning, and it was decided that if all societies contributed the subscription of 1¼d. per member the Union would give £1,000 towards Congress expenses. That, with the donation granted by the Co-operative Wholesale Society, and the subscription to be paid by the local society, would be sufficient, and it would give them better control over the expenses. It was hoped that societies would meet the wishes of the Central Board in the matter.

#### SUBSCRIPTIONS TO THE UNION.

Mr. W. Bentley (Bolton) said he wished to bring forward a matter regarding a paragraph in the report referring to a number of the larger societies having taken exception to the rules relating to the new subscription of  $1\frac{1}{4}$ d. per member. He said a deputation had been before the United Board on this matter representing a large number of societies, and the United Board had themselves given the subject serious consideration, and had, he presumed, instructed the General Secretary to draft a circular relating to it. He said, however, that he wished to enter a protest, as a member of the North-Western Section, against this Sectional Board sending out circulars and deputations among societies to prejudice them concerning the objection of certain large societies to the  $1\frac{1}{4}$ d. subscription before coming to Congress. He protested against the Sectional Board taking a stand over the heads of the United Board, and by means of deputations prejudicing the issue before it came to Congress.

Mr. W. Gregory (chairman, North-Western Section) replied. He thought he could give an explanation why the Sectional Board sent out deputations. He explained that, unfortunately, when the large societies met in Manchester the Sectional Board had no opportunity whatever to get to the meeting to ascertain what was proceeding, and did not get to know for some time after. When the knowledge came before them, they tested its accuracy and decided to give that knowledge to other societies to help them to judge fairly and squarely on the matter. He ventured to say that no one could complain about the action of the Board, as their object was purely and simply that of spreading information before societies came to Congress so that the delegates should be in a proper position to understand all sides of the question

and give an intelligent vote on it. If boards were set up, such as sectional boards were, and they discovered that an opinion was going about that was scarcely correct it was essential that the Board should correct it. They went out, therefore, to bring it before societies, and, strange to say, rather than being reviled for having the independence to go out, they were very much thanked and light was thrown on the question that members had never had before

A BOLTON DELEGATE asked the Chairman to give the ruling on the question as to whether the Sectional Board had a right to act as they had done.

Mr. Openshaw, however, said he could not answer the question.

At this stage of the proceedings the Congress was adjourned till the following morning.

## FIRST DAY OF CONGRESS.

## EVENING SITTING.

## THE INTERNATIONAL SESSION.

The International Session has now become a feature of the Congress, and, be the weather what it may, the hall generally presents a well-filled appearance when the evening's proceedings commence. On Monday this was the case, and while delegates were appealing for the adjournment in the early part of the afternoon, the attendance at the International Session in the same hall was quite up to the usual level. Mr. Openshaw (chairman of Congress) presided, and the platform party included Mr. W. Maxwell (president) and Mr. Aneurin Williams (vice-president of the International Alliance), Mr. A. Whitehead (General Secretary), Messrs. Lander and Deans (Co-operative Wholesale Society), and the following delegates from the continental co-operative associations abroad: - French Co-operative Wholesale Society (Socialiste), Messrs. Lucas and Waseige; German Co-operative Wholesale Society, Messrs. Petzold and Würfel; Union of German Distributive Societies, Mr. H. Kaufmann; Netherlands Co-operative Union, Mr. H. Van der Mandere and Dr. H. J. Romeyn; Danish co-operative institutions, Messrs. M. K. Nielsen and C. Pedersen; Swedish Union and the Co-operative Wholesale Society, Mr. A. Pahlman; co-operative organisations in Finland, Messrs. A. Hyttinen, J. Pelkonen, and P. Aakula; Austrian institutions, Dr. K. Renner. Dr. Renner was accompanied by Miss Renner, and M. Lucas by Madame Lucas

The proceedings opened with an organ recital by Mr. W. H. Triggs, after which the President (Mr. Openshaw) delivered a brief address. He said there were fourteen delegates from abroad, representing seven countries, and they were honoured with the presence of two ladies. He had no doubt that each one in that hall would be with him most heartily when he offered the visitors a cordial welcome. For some years now it had been thought well to have a separate function for the purpose of welcoming our friends from abroad, and in order to give the visitors a better opportunity for conference with the British delegates. In co-operative battles we were inclined to think we held the key to the solution of affairs generally, and to regard ourselves as the predominant partners in the leading affairs of life, but in other parts of the world we met men like ourselves doing similar work to that which we were proud to be doing here. It was well that we should try to draw the bonds of association between them and ourselves as close as possible. It was said by an old co-operator from Holland-Professor Treub-that "Co-operation knows no frontier." The more we worked upon that fact, and let people see that we are not exclusive, by promoting the welfare of the universe generally, the better for ourselves and for humanity. He welcomed the visitors from abroad, seven or eight of whom, he said, would have the opportunity of addressing the meeting and giving a short account of what was being done by co-operation in their own lands.

Mr. A. Whitehead (General Secretary) intimated apologies from countries usually represented which had not sent delegates to this Congress, viz.:—Belgium, Italy, Switzerland, Russia, Norway, Hungary, and an apology also from the French Co-operative Union.

#### AUSTRIA.

Dr. KARL RENNER (president of the Austrian Co-operative Union, Vienna) said: I am desired by the Austrian Co-operative Union in Vienna and by the Austrian Co-operative Wholesale Society to give you their best greetings and to wish the best success to your deliberations. Austrian co-operators come to you it is like a pilgrimage to the holy place of origin of the co-operative idea and movement, a pilgrimage undertaken by nations still far from the desired aim. Co-operation was adopted by the Austrian working classes nearly forty years after it had been established in Great Britain. The first and earliest co-operative society of Austria-which is also the largest at the present time, the Erster NO. Kousumverein-will next year celebrate its jubilee, therefore it was established nearly thirty years after the commencement of the Rochdale Pioneers' Society. We should, generally, be only one generation after you if we had not been prevented from making progress, particularly in recent years, by the cruel persecutions of our public authority. In the years from 1860 to 1890, whilst you made the greatest progress, in Austria the promising beginnings of free associations of workers, of trade unions, and of co-operative societies were seriously hindered and their work was greatly hampered. The fate of co-operation in Austria is

wholly linked with the Social Democratic Labour movement. The suspension of the Habeas Corpus Act was the chronic condition of Austrian politics until 1890. The development of the Austrian worker is different from that of the English worker; the Austrian worker is first a Socialist, then a trade-unionist, and at last a co-operator. The Austrian worker, deprived of a vote and all civil and political rights, and without the protection before the lawless arbitrariness of employers, pursued all his political studies in the one idea of Socialism. Other people may attain the desired end in other ways. Up to the year 1890 trade-unionism was not in favour with the Austrian Socialists, nor until 1898 was the co-operative movement. Then, in 1898, a change was brought about owing to the work of a man well known to English co-operators—I speak of Dr. Karpeles. worked incessantly to convince the workers that the only way to complete emancipation was by means of co-operation. Since that time the movement in Austria has gone ahead. It is ten years since the Austrian Co-operative Union, which I have the honour to represent here, was founded, and we hold our tenth Congress this year in Graz. You are cordially invited to this meeting. You have your forty-fourth annual Congress here to-day. greet you like the younger brother the elder, like the pupil his master, and like the pilgrim the holy land. This is no exaggeration; the statistics prove what I say. The total number of societies connected with your Co-operative Union in 1910 was 1,515, our societies number 416. The individual members connected with your movement number 2,661,000, our members number only 279,000. A younger brother, of scarcely one-third the age. The share capital of your societies amounts to £36,000,000, ours is only £450,000. Is not this the attempt of a pupil to follow the example of the teacher? Your trade in 1910 was £111,000,000, ours was £3,247,000. This is the land of our desire, but we promise you this, Mr. Chairman, ladies and gentlemen, and British co-operators, give us thirty-seven years and we will try to become like you. Like you to-day, but you also will have made progress in the next thirty-seven years, I am sure. You will always be our teacher, our example; we wish so and hope so, for your progress is our progress, and your victory will be the victory of co-operative ideals the world over.

The Chairman said he was sure he was only expressing the feelings of all when he stated that Dr. Renner had performed his task uncommonly well, and that they were delighted and satisfied with the progress of the work, done in Austria.

#### DENMARK.

Mr. Pedersen (Denmark) said he would confine himself to giving a few facts about co-operation in Denmark, which was one of the smallest countries, and which had a population of 2,500,000. They had 1,400 retail societies, which, in comparison with the societies to be found in other countries, were generally speaking only small. The people, especially the working classes, now seemed to be awakening to the importance of co-operation, and when

politics had given way to economics the progress of the movement would be even greater than it was at the present time. Most of the retail societies were members of the Wholesale Society. He concluded by wishing, in the name of the co-operators of Deumark, success to the co-operative movement in Great Britain.

#### FINLAND.

The friends from Finland (Messrs. A. Hyttinen, J. Pelkonen, and P. Aakula) were greeted with a special cheer.

Mr. HYTTINEN, speaking on behalf of the deputation, said: The General Committee of the Finnish Co-operative Wholesale Society has entrusted its member, Mr. Aakula (director of the Wholesale Society's branch office), Mr. Pelkonen, and myself (manager of the Wholesale Society's Consultative Office) with the task of bringing to the co-operators of Great Britain the heartfelt greetings of the General Committee, and to this Congress its best congratulations. This task has been very agreeable to us, an opportunity having thus presented itself of seeing a portion, though a small one, of your beautiful country and of spending a few days among fellow-co-operators in Great Britain. We are this time in a position to bring you hopeful news in regard to the co-operative movement of our country. The "second winter" that for a couple of years prevailed in our co-operative movement seems to have disappeared, and our movement is showing a marked revival. The sales and results of our co-operative societies have increased, and the sales of the Wholesale Society, which during the years 1909 and 1910 were smaller than in 1908, have during last year risen to Fmks. 16,000,000 (£645,000), being larger than ever before. The net profit has also considerably increased, amounting to 366,800 Fin. marks (= £14,460), which sum, with a deduction of the amounts reserved for other purposes, may be added to the Wholesale Society's own For purposes such as the consultative work, the distribution of literature, the subsidising of the co-operation institute supported by the Wholesale Society, the Pellervo Society, and the farming wholesale concerns, and of the newspaper published conjointly by them a total of Fmks. 26,000 (=£1,040) will be used out of the profit. I do not wish to lay before you more figures of our co-operative movement, the more so as they are very modest in comparison with the figures shown by the co-operative movement of England. The number of the organised consumers of England is but little less than the number of inhabitants of the whole of Finland. English co-operative retail society, viz., Leeds Industrial Co-operative Society, sells more than all our 500 co-operative societies put together, and the Co-operative Wholesale Society of England can always put our Co-operative Wholesale Society in its pocket. Notwithstanding the short time of its existence, our movement has grown to be a very important factor in our economic life, and among us co-operators the conviction prevails that its possibilities of operating in the future will be very much greater and more many-sided than before.

Our work in Finland reminds one of the building of a house. We have already laid the foundation of our co-operative building and the same is growing year by year, but sometimes our master builders, inexperienced as they are, become perplexed and do not know how a difficult position may be overcome, then there is no other choice than to apply to foreign experts for advice. For this very reason we have so many times troubled our English co-operators with queries and inquiries, and we must give the latter our warmest acknowledgments for the assistance and the interest which they have always shown us. Thankfully bearing in mind the assistance rendered by our English fellow-workers, the co-operators of Finland express the fervent hope that co-operation in Great Britain may further develop and that it may even in the future march at the head of the co-operative movements of other nations showing co-operation the way to new victories.

#### FRANCE.

M. L. Lucas (French Wholesale Society) said: We are glad of the opportunity to admire the marvellous success attained by British co-operators. The results confer more than national benefit; they profit the workers throughout the world by proving the efficacy of co-operation in social questions and by showing the possibilities within their reach. We have come to study the causes leading up to these results. In France, co-operation is as old as in Great Britain, but by comparison our success is only moderate. Internal dissensions, as often alleged, may have contributed to our inferiority, but there are other causes. The main reason, to our mind, is that the English and French movements from their inception have followed different paths. In Great Britain it is mainly distribution, in France production. The French workers, thinking to throw off more quickly the yoke of capitalism, adopted co-operative production, where, however, innumerable interests check combined action and stifle common ideals. The way was made easy for them. State aid encouraged the rapid growth of productive societies, but failed to keep them alive. Later, facilities were provided by laws enacted to empower these societies to undertake State and other public work. Productive co-operation was long in favour in Labour circles, and even now many still believe in it as a means of improving the conditions of the working classes. In us this faith has died down; our hope lies now in distribution. This form may have had its detractors, but it was chiefly when it appeared to aim at the extinction of small traders leaving the larger men to carry on their business unmolested. It was only when distributive co-operation became imbued with Socialist ideals that it seemed to French workers a true lever of emancipation. They saw clearly the role of co-operation and distinguished between the aims pursued politically and co-operatively. As Socialists they demand the acquisition of the means of production and exchange; as co-operators they have exactly the same aspirations. There is thus identity of aim. The method of each party is, however, not identical, but each completes and is indispensable to the other. Socialists struggle to acquire the public services;

co-operators to control the services of production and distribution. Both are out for the common weal. Despite similarity of objective, political Socialists and Socialist co-operators are in separate camps because they are under different constitutions. The basis of Socialistic co-operation is the distributive society. These are self-governing concerns, undertaking at their own cost and risk any trials or experiments they may deem necessary. From the results obtained by each is evolved a method which becomes the official programme at our Co-operative Congresses. Thus, for instance, after admitting all Labour co-operative societies, productive as well as distributive, to our membership, we have definitely rejected self-governing productives, desiring none but such groups as accept the formation and administration of productive societies by organised consumers. There is nothing Socialistic about these societies, and they have nothing in common with the consumers. Our movement is young. We are in our seventh year, and, naturally, our success falls far short of yours. We see our way clearly, and if we cannot catch up to you we can at least march rapidly in your footsetps. English co-operation is the beacon which lights us on our way.

Mr. WASEIGE, speaking on behalf of the Confederation of Socialist and Labour Co-operative Societies, briefly described the origin and objects of that organisation. Prior to last year's Calais Congress it was known as the "Co-operative Bourse," whose work it has continued and largely extended. Its primary task was to unite co-operative and Socialist workers, and how far it has succeeded may be gauged by the fact that Socialists now prescribe co-operation as one of the best means for uplifting the masses. After a time, the need for commercial federation was experienced, and an agitation begun in favour of a wholesale society. The idea gained adherents, in spite of the memory of an earlier failure. At the Nantes Congress of 1905 a committee was appointed, and the present Magasin de Gros formed. Its turnover last year, with a membership of 650, was £500,000. The amount is small compared with British figures, but the pleasing feature is the constantly increasing annual sales, viz., for its six years of existence, £72,000, £140,000, £200,000, £300,000, £420,000, and £500,000, a rate of progress which speaks well for the loyalty of the members. Additional capital would create new undertakings, with consequent further and larger increases in turnover. In various centres branches have been opened whence deliveries of goods are made by motor wagon to the district societies. They foresee the possibility of international trading relations, the exchange between co-operators of the various countries through their Wholesales on the most advantageous terms of the particular products of each nation. The productive side has not been neglected. Already they have two successful boot factories, which the Wholesale established and which are prosperous. Inquiries are being instituted with a view to ascertaining the best means of developing other phases of co-operation, such as housing, savings banks, &c. However, to allow co-operation to expand to its fullest extent the unity of the two French groups is essential, and to this problem the Confederation is devoting its energies. There is no clashing

of interests between the two movements, their objects are identical, and there ought to be no difficulty in coming to an understanding and merging themselves into one single body. By acting thus they are sure to have the unanimous approval of British co-operators, who have always shown them a good example, and this would be the best means of showing gratitude to their teachers from whom their delegates always receive a sympathetic welcome.

#### GERMANY.

Mr. HEINRICH KAUFMANN, who, coming from Germany, received an unusually hearty greeting, which would have shocked the war-mongers had any been present, said it made him feel happy to have been enabled to appear at the Congress and to convey the sincerest greetings and wishes of the German Central Union and of the German Wholesale Society. accepted the commission of these bodies, as it had always afforded him much gratification to shake hands with his British co-operative friends. British co-operative movement had been a pattern for the German distributive co-operative societies, and if he reported on the good success of the German co-operative movement it involved at the same time the pleasant duty of thanking British co-operators for the good example they had set. He proceeded to speak of the death of Mr. J. C. Gray, and afterwards gave interesting statistics, showing some important developments in co-operative He mentioned that during the last year the turnover of the German Wholesale Society had increased from 4½ million pounds to 5½ million pounds, and he also anticipated developments in the building of houses for the members.

At the close of Mr. Kaufmann's address, the Chairman made fitting allusion to the fears that some entertained with regard to trouble with Germany. Men like Mr. Kaufmann over there were like ourselves, and such men did not want and had no desire that there should be trouble between themselves and this country. He felt that if the political life of the two countries could be committed to the charge of the German Co-operative Union and ourselves we should both get along more smoothly.

#### HOLLAND.

Dr. H. J. Romeyn, who represented Holland at Bradford Congress, was again the bearer of fraternal greetings from the Dutch Co-operative Union, which, with his colleague, Mr. H. Van der Mandere, he officially represented. In the course of his address, Dr. Romeyn said: I am happy to be again in your midst and to feel the stir of the British co-operative movement, that is the heart of the co-operative movement of the whole world. It is always an honour and a pleasure to be delegated to your Congress, but it an intense pleasure to come for a second time and to be able to renew old acquaintances. A co-operator coming to England feels always, even if he has never been there, as if returning to the cradle of his family. The British co-operators are

reverenced by their fellow-co-operators of the Continent as their elder brethren in the line of descent from the Pioneers of Rochdale. The Dutch Co-operative Union begged my friend and myself to bring you its warmest greetings and to express its best wishes for the success of your Congress. Dutch co-operation is in steady growth, but would do better if, in the greater part of the rules. of the societies, it was not laid down the annual dividing and payment of the net profits to the members. The bank I mentioned last year, and that will soon now be settled, is meant to open the eyes of our associates to the fact that the forming of capital is a question of vital importance to co-operation. Another lesson, that of the necessity of fidelity to the Wholesale, is gradually learnt. The Wholesale is now established in a building of its own, opened last year. Since the reorganisation some years ago the increase of its turnover has been going on with the same rapid strides, and from 3,302,000 guilders last year it has run up to 3,868,000 guilders this year, again an increase of more than half a million. For this we are indebted not only to the greater sales to the old associations, but also to the affiliating of other societies, a factor that has been of greater moment than in any preceding year. In the last year twenty-six societies, with 12,512 members, have joined the Union. It has now 143 societies, representing nearly 80,000 co-operative families, and of these 115 societies are affiliated to the Wholesale. This year the Wholesale has started a new productive enterprise, to wit, a sausage manufactory, which works, however, only in winter.

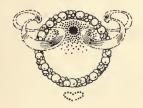
The Monthly Journal issued by our Union is read more and more even by non-members of the Union. We hope it may help a good deal to spread the true co-operative idea and to convince people that the true principle of co-operation comes before dividends and profit making. As inhabitants of Holland, where the "Peace Palace" will be inaugurated next year, we wish to emphasise that, according to our opinion, the best means of propagating the idea of international peace is the spreading of the co-operative movement, and therefore we beg to express our warmest wishes for the prosperity of co-operation in general and in particular that of British co-operation.

#### SWEDEN'S SUCCESS.

Mr. Pahlman, who represented the Swedish societies, expressed pleasure in recalling friendships he had made with British co-operators. Proceeding, he said he was pleased to be able to say that in Sweden "we have made good progress." Their figures did not, of course, indicate the same strength as those published by the Co-operative Union of Great Britain, because Sweden was only a small country and the movement there was as yet only in its infancy. But their Union and Wholesale had about 500 members, 480 of which were consumers' societies, and, in the aggregate, they had a membership of about 110,000. Outside the Union they had about 200 societies, and the reason why they were ouside the Union was because they could not enter unless they were organised "in a certain strong manner." Most of the members of their societies belonged to the working classes, but now societies were

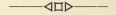
springing up amongst the farmers. Many of the members were Socialists, but politics were not allowed to creep into the movement. The trade of their Wholesale Society was scarcely equal to that of the Portsmouth Society, but he hoped that next year when he came back they would be able to report that they did more than Portsmouth. Of course, he pointed out, the Wholesale and the Union in Sweden were one and the same. Mr. Pahlmann referred to the combines they had against them in Sweden, and he made a stirring appeal to the movement to direct its energy and power against the credit evil. The co-operative movement, he said, was the only one that could save the working classes from credit.

Mr. Pahlman's speech was the last from the visitors, and the President offered them the best wishes of the British co-operators for their continued prosperity of co-operation in their respective countries. The President's expressions were followed by cheers from the audience, who sang "For they are Jolly Good Fellows," and this was followed by more cheering, after which the excellent musical programme was brought to a close.





# SECOND DAY OF CONGRESS.



## TUESDAY. 28th MAY. 1912.

'------

## MORNING SITTING.

Mr. Openshaw, on the Tuesday morning, took the chair promptly at ten o'clock, and opened the proceedings by wishing the delegates "Good morning." The weather was very pleasant, and he hoped at the end of the day he would be able to characterise their deliberations in the same happy manner. At any rate, he trusted the delegates would show proper consideration for the speakers and endeavour to get through the business to the satisfaction of all concerned. They would now resume the discussion on co-operative insurance.

#### CO-OPERATIVE INSURANCE.

(See Report 34, page 102.)

Mr. J. Sharples (director of the Insurance Society) said that in drawing attention to a portion of the report which dealt with the decision of the United Board in reference to insurance within the movement, he had no desire to enter into matters which were now the subject of controversy as between the Insurance Society and the Wholesale Society. Having regard to the fact that those matters at the present time were subjects of negotiation between those two societies, he would consider it very improper on his part to introduce them, just as he was going to say that it was equally improper of the United

Board to take the course they had done. What was the fundamental principle which governed the British Constitution? Was it not that no man should be condemned unheard? Of course it was. He also submitted that no judge, no man, and no authority had the right to arrive at a conclusion until that judge. man, or authority had heard all that could be said by both sides. That was a principle which had come down to them from the Roman jurists, and one which they had always striven to maintain. They contended that Congress had instructed the United Board to hold its hands free so that it might act as arbitrator in matters which were in dispute. Had the United Board acted upon that principle? He submitted that it had not, because the members of it before the issue had been placed before it had come to a decision and published that decision. As the delegates would have seen in the Co-operative News, the United Board came to its decision when it had heard only one side. How was it possible for any one to go before such a body and get justice for the cause which they had at heart? Did the way in which the Board had acted appeal to their sense of fairness? Was that the way in which the co-operative movement was to be tried? Was one institution to have more privileges than another? He felt they were like ships which had lost their pilots. There were icebergs ahead, and it seemed to him that forces were driving the co-operative ship right on to them.

Mr. W. GREGORY (North-Western Section) resented the idea of any judgment being come to with the parties unheard. Certainly he would ask them not to form their judgment simply on the oration to which they had just listened. Since the Congress of 1908, at which time the matter was placed in the hands of the Union that they might make some attempt to bring these two disputants together, in order that some reasonable arrangement might be made so that they should work the insurance business to the advantage of the whole co-operative movement—the report set before them a résumé of the steps that had been taken from that time up to the Bradford Congress. At the Bradford Congress the Central Board gave its report in full, and the Congress passed unanimously a vote of thanks to that Board for the efforts made, and expressed its deep regret that they had been unable to bring about any satisfactory solution on this difficult question. There the matter ended so far as the instructions given by Congress to the Central Board were concerned. However, since that time a different situation had arisen; the two Wholesale Societies had had a mandate from their constituents to take up all kinds of insurance. The United Board considered the matter seriously, not in a hurry. The statement that it was done before they thought should not have been made, and he, on behalf of the Board, resented the insinuation. There was no justification for that statement. The United Board saw the difficulties that were looming in the distance, and instead of condemning the Insurance Society expressed its opinion in order that they should avoid the icebergs in the distance. The United Board had pressure from all quarters demanding that the Union should make some pronouncement—they had stood sufficiently long upon the fence, halting between two opinions. They must get down on

one side or the other. They could not please both parties, but had to make a decision fearlessly and justly. The decision was there in the report, that, in their opinion, if adequate and reasonable proposals could be made by the Wholesale Society and the Insurance Society, then, in all fairness, they ought to be accepted, in order to prevent further competition.

Mr. E. O. GREENING (Agricultural and Horticultural Association) warned Congress that there was involved in this question a policy of the highest consequences to the movement. The question really was: Should we proceed to the extinction of organisations that have been the making of the movement in the past, or should we arrange to continue their activities, working together on friendly and fraternal lines without absorption? He recalled the foundation of the Wholesale, and he recalled the foundation of the Insurance Society—he remembered the beginning of both. Before he moved that they should have a National Congress, the only existing organisation was the North of England conference. The gathering which authorised the formation of the Wholesale Society a year but one later authorised the formation of the Insurance Society. They then had the opportunity of making one great organisation for all sorts of things, but the policy of the founders was a policy of specialising in the movement, giving an opportunity in the movement to different groups of men to educate themselves and work as experts for the good of the movement, and to come together in federation for general purposes. He had been told on the first day of the Congress by a friend that the young men in the movement had resolved to alter that. An eminent professor had said that they were not all wise always, even the very youngest of them. He asked the young men of the movement to consider whether the founders had not some ideals and some notion of a policy that should be followed. There was something in their early ideals, and it would be wise to consider whether the movement should rush to a reversal of the policy. The great argument used on this question was that they wanted to get the whole of the insurances of the movement inside the movement, and have no reinsurances outside. If that were to be the policy, and if the Wholesale really meant that, and were going to take upon them an experiment so rash and hazardous, he dreaded to think of it. He pictured a fire risk which combined all the great buildings in Balloon Street, Manchester, the buildings of the Wholesale, the Insurance Society, the Co-operative News, the Printing Society, &c., and asked Congress to imagine a fire like that which took place in Chicago. They were not yet big enough to gobble up the universe. To do away with the system of reinsurance would be to convert insurance into a gamble. The real policy should be to allow the Co-operative Insurance Society to do its work, and let the Wholesale work with it, without precipitating a reversal of the policy which had served the movement so well.

Mr. F. Jennings (Pendleton) pleaded for toleration for his observations, as he had to follow such men as Mr. Sharples and Mr. Greening. He assured Mr. Greening that the young men of the movement were not responsible for the altering of the policy of the moment; the circumstances in which they found

themselves had demonstrated that concentration was advisable. The young men were not altering the policy without serious thought and hesitation, and the conclusions they had now arrived at were built upon the experience that noble men like Mr. Greening in the days gone past had been able to lay before them, and what had been the difficulties of the older men the present generation had been able to overcome because of the live-long experience of the old men. Mr. Sharples' remarks condemning the Union could have been applied with equal force to the shareholders of the Co-operative Insurance Society. One remembered conferences held in the north when a prejudiced view was over and over again laid before delegates at privately convened meetings by the Co-operative Insurance Society. Notwithstanding that, the shareholders at the divisional meetings had, by a large majority, decided that the time had come for concentration, and that personality and individuality must sink themselves in this controversy. He pointed out that Mr. Shillito had appealed to the Co-operative Insurance Society in the interests of the staff. seeing that the Wholesale Board had to give a mandate to go into the business. The two societies should come to some settlement and let the Wholesale take over the entire staff of the Co-operative Insurance Society. pleading for amalgamation, but he ventured to assert that if it was good for local societies not to compete with one another, the local societies ought to get an example from the two leading societies. They in the north had the impression that the directors of the Co-operative Insurance Society were determined to fight to the last, and that the question whether it was beneficial to the movement as a whole was a secondary question.

Mr. T. REDFEARN (North-Western Section) said this was a very important question, which ought to be settled once and for all. It had been going now for four or five years, and he was surprised at Mr. Sharples taking exception to the report. It simply became a question as to what the United Board were to do, and they unanimously came to the conclusion that the proper people to carry on the whole of the insurance was the Co-operative Wholesale Society. He believed that something should be done even for the directors of the Co-operative Insurance Society. The main point, however, was that the whole agitation originally took place as to whether they ought to keep the whole of the insurance within the movement. Mr. Redfearn argued that the Co-operative Wholesale Society were fully capable to do the whole of the insurance of the movement, and he said that after the fire at the Scottish Co-operative Wholesale Society buildings he was amazed to read in the Co-operative News that 21 per cent of the insurance was held by the Scottish Co-operative Wholesale Society and 9 per cent by the Co-operative Insurance Society. He wanted to know where the other 881 per cent went to. He did not advocate that the Co-operative Insurance Society should have taken it all, because their funds would not permit it. They had simply about £113,000 in the fire fund, and something like £13,000 in the reserve. They had only about £200,000 in all funds, including share capital, called and uncalled up. Therefore, the Co-operative Insurance Society could not risk the responsibility of the fire in question. But could not the Co-operative Wholesale Society take it? They had a fire insurance fund of £848,000; in the general reserve fund there was something like £550,000; a bank reserve of between £100,000 and £200,000. In the depreciation account there was something like £2,000,000, and there was written off the balance sheet in property about £1,000,000. Taking their reserves with their share capital, they had about £5,000,000. Let them put the question to themselves: Could the Co-operative Insurance Society do the business with £200,000, or the Co-operative Wholesale Society with £5,000,000? That was the question the delegates should take into serious consideration. He hoped that the Co-operative Insurance Society would try to come to terms, and if they would he was quite positive that the movement could do its own insurance through the Co-operative Wholesale Society and only through them.

Mr. T. Wood (Co-operative Insurance Society) said he was chairman of the Co-operative Insurance Society, and he and his colleagues had been appointed to protect its interests. He challenged them to say that if they were to surrender their position against their convictions what did they think they would be worth? That was a policy they wanted a little more of in the movement. He did not know that the question was going to come up that day. What they contended against was that the Union, which ought to protect the societies affiliated to it, had surrendered their authority by showing sides where they ought to have left the matter to be determined by the body of the movement. According to the evidence in the report it stated that the Union had tried on several occasions to bring the two institutions together and had failed. Why? Simply because they had been told by the other institution that it was no business of theirs. Now that they had come to the side of the Co-operative Wholesale Society were they told it was no business of theirs? They (the Co-operative Insurance Society) had approached the matter of insurance from the broadest point of view, and they desired to have one authority for insurance in which the Co-operative Wholesale Society could join. They had asked the Wholesale to join with them (especially in regard to heavy risks) and they could never get a response. They had said to them, "Come and be partners with us and we will give you a perponderating influence." They offered to surrender fire and employers' liability insurance and all insurance in the co-operative societies, and to have a joint authority consisting of four representatives of the English Co-operative Wholesale Society, two of the Scottish Co-operative Wholesale Society, and four of the Insurance Society. Was not the whole greater than the part? Could not they have such a mutual arrangement of the kind suggested above, by which the autonomy of insurance could be specialised upon, as Mr. E. O. Greening talked about, and they could accomplish all that they desired and work in harmony? Mr. Wood then alluded to the break-up of the democracy of France, when the people, dissatisfied with the methods of Republicanism, turned round and shouted "Vive l'Emperor!" He said they were coming to the time when co-operators would shout "Vive Co-operative Wholesale Society! Vive Co-operative Wholesale Society!"

Mr. J. Smith (Northern Section) was pleased that the question had come to its present position. The subject had been delayed too long. Mr. Wood said that so far as they were concerned they were placed in the position by their members, and were only carrying out what their members desired them to do. At the meeting specially called by them a majority of the societies—a very large majority of the English societies, certainly—desired a transfer from the Co-operative Insurance Society to the Co-operative Wholesale Society. Any ordinary committee would have taken steps to carry out that desire and entered into negotiations immediately. Right from the beginning of the controversy there had been a desire on the part of the Insurance directors to delay the matter. Those who had been interested in the agitation had been charged with ulterior ends. He would like Mr. Wood to have been more specific. Personally, he did not know of any such thing, but he knew some of those who had undertaken the work had suffered very considerably. Many of the remarks made by the Co-operative Insurance Society directors had been absolutely "off" altogether. They had been called "agitators," "wild men of the North," and all that sort of thing. They had been desiring the movement to do something which the Co-operative Insurance Society admittedly could not do. They had been in existence forty years, but they had only a paltry income; the very slowness of the policy had prevented them being recognised in the insurance world. Most of the outside offices had no respect for the position of the Co-operative Insurance Society, and co-operators wanted some organisation to put the whole business into a position to make it more satisfactory and complete on better lines. When they started the agitation the society had individual shareholders; there were several other points of difference. Eight different points were tabulated, and of these seven had been done; and yet it had been said that it was impossible to have done anything. He was glad that the Union had come down and stated what they had. The Co-operative Insurance Society continually urged the Board to come to a decision. It was not in their favour, and now they raised the question as to ulterior ends. Some reference had been made to going over to the big organisations. From what they said, it would seem that the Co-operative Wholesale Society was an organisation quite apart from themselves. The Co-operative Wholesale Society was made up of the societies, and many others, that made up the membership of the Co-operative Insurance Mr. Redfearn mentioned that the Wholesale Society had certain funds: but, in addition, the Wholesale Society of Scotland had £300,000 of insurance funds. It was said that the Wholesale could not take the risks. Mr. Greening had said that underwriting would have to be done at Lloyd's. It was far better to go to the whole of the societies in the movement than to allow the Co-operative Insurance Society to go to 500 private individuals to take the risk.

Mr. J. OLIVER (Co-operative Insurance Society) said it was not generally expected that the discussion would take the line it had done. Some of them were under the impression that all that was necessary was to raise an objection

to the report of the United Board. To him the offence of the United Board consisted in this, that they had stepped into the arena and shown a bias in a particular direction, when negotiations were proceeding between the various parties concerned. Reference had been made to the great fire which overtook the Scottish Co-operative Wholesale Society premises in Glasgow, and the statement was made that only 2½ per cent of the risk was borne by the Scottish Wholesale Society. It was also said that the Insurance Society had offended the movement because it had not taken the whole of the risks of the co-operative movement. How was it that the Scottish Wholesale Society, with all its accumulated funds, only had 21 per cent of the risk on its central premises on its books? He understood that wisdom and prudence dictated that policy; and surely, if such a course was wise in one instance and with one institution, it should be held to be equally wise in another case and with another institution. He also wished to point out, with respect to the great fire, that whilst it was true that a large amount of the risk was placed outside. it was equally true of the liability, and to that extent the funds of the Scottish Wholesale Society had been secured. Not one of the delegates who had spoken had ventured to maintain that it was advisable or desirable to retain the whole of the risks of the movement within the movement. They believed it would be a bad policy—a policy which wisdom and prudence would not They also felt that their success was to be their undoing. agitation had arisen not because they had failed, but because they had succeeded. It was their success which had become the envy of those who were Even if the funds at the disposal of the movement were around them. sufficient to retain all the risks within the movement, surely that was no reason why an institution which had done the insurance business of the movement for over forty years should be wiped out of existence. Why could not all the parties be united into one great body, and do as much business as it was possible? Then it had been stated that the directors of the Wholesale Society were willing to take over the Insurance Society staff. appreciated that, and the only difficulty in the suggestion was that the management would have to be changed. He wanted to submit that in view of the multifarious duties which the directors of the Wholesale Society had now to perform it was to the advantage of the movement to have such an intricate business as the insurance managed by an independent body. It had worked well in the past, and, in his opinion, it ought not to be changed.

At this stage there were loud cries of "Vote," and one delegate moved that the question be now put.

Mr. S. Kemp (Leicester District) said the discussion had wandered a good deal from the original starting point, and he wanted to take the minds of the delegates back again. He took it that the discussion started on the latter part of this report, where reference was made to the matter in dispute between the Wholesale Society and the Insurance Society. It seemed to him they were getting away from the proper province of Congress when they entered into details concerning this matter. He believed that the objection taken to the

report by Mr. Sharples was a very just one. The United Board had got the parties concerned into conference, and, that being so, the members of it should not have given expression to the opinion they had done. At the same time, he believed the United Board had acted with the best interests of the movement in mind.

Mr. J. Shillito (Co-operative Wholesale Society) said this was a very important question, and the way in which it had been discussed was to be regretted. The proprietors of the two institutions were both one. were the same body. If they were different it would be a different matter altogether. So far as ideals were concerned he might remind the delegates that he was a little older than the majority of them, and during his time many ideals had been laid on one side. It was said at one time that they ought to own and run breweries. That was one ideal at one time. Opinion in the movement, however, had grown and that ideal had gone. What had the age brought round—the great commercial age? Huge concerns and large industries had been built up and had developed against the co-operative movement. If the societies had not had large industries behind them as well they would have been left behind. The question was very far reaching, and it was bound to tell its own tale. The property which had been talked about stood at practically nothing in the society's books, and a fire, even such as had been pictured, would not affect the institution at all as it were. buildings were there for co-operators for all time. Experience had been the great teacher, and as experience came round it was their duty to take every advantage of it. Their policy had been to build up on the safest and soundest economic principles, and what it was proposed to do in insurance was on identically the same lines. What a cumbersome thing it would be to have a three-cornered condition of things. The whole thing needed simplifying, and the simpler it was the better. All along the line simplicity with economy and efficiency were necessary if they were going to make progress. That was the proper trend of things. It was the safe trend and the true trend in the co-operative movement.

On being put to the vote the report on the question of co-operative insurance was then accepted by a large majority.

#### MESSAGE FROM THE INDEPENDENT LABOUR PARTY.

The CHAIRMAN said they had received a telegram from the Independent Labour Party, now in conference at Merthyr Tydvil, conveying fraternal greetings and good wishes. Was it the wish of the delegates that the greetings be returned?

A loud shout of "Aye" was the response to the question, followed by applause.

## THE DISPUTE BETWEEN WOOLWICH AND BROMLEY.

(See Report 36, page 110)

Mr. R. Rowsell (Southern Section), when the report on overlapping was presented, moved—

That, in adopting the report of the United Board, re the overlapping of the Bromley Society by the Woolwich Society at Catford, this Congress records its deep regret that no effort yet made has been successful in arriving at a satisfactory solution of the difficulty, and urges upon the societies the necessity of adjusting their differences at the earliest possible moment, and, failing this, should submit their case to arbitration.

In support of the resolution, Mr. Rowsell described it as a reasonable statement of the Board's decision, arrived at after listening to the discussions between these societies for the past five years. He thought a stronger course should have been taken, but it was left to the Congress. A good deal of matter had been published by one of the societies, but he regretted that that twenty page pamphlet would not help the delegates to come to a clear understanding on the subject. Beginning with the request from a committee representing the people in Catford that Bromley should open a branch there, he mentioned that the branch was opened in 1900 in the usual public fashion. A lengthy report of the opening appeared in the Co-operative News, and a statement of it appeared in the Congress reports. Notwithstanding all this, the Woolwich Society, in the pamphlet which the delegates had all had, said they had no knowledge of the opening of the branch at Catford. Mr. Rowsell afterwards gave details of the negotiations between the Woolwich Society and the Bromley Society, and described the situation of the Catford Branch in relation to the two societies, it being three miles from the Bromley central premises and five miles from the Woolwich central stores. He explained that Bromley had a large barren area, while Woolwich had a densely-populated area surrounding it. He hoped the delegates would clear their minds of the garbled statement that had been circulated in the pamphlet published by Woolwich. He argued for arbitration; Woolwich had refused arbitration. ("No.") Somebody said "No." That was quite true, but Woolwich would only arbitrate if the terms of the remit were such that there would be nothing to arbitrate about. All the societies' commitments must be admitted. suggested that if Woolwich would agree now to arbitration his duty would be done.

Mr. A. W. Golightly (Southern Section) seconded the resolution, and said he had never regarded the question of overlapping in the same sense in London as elsewhere. In the Metropolis they used to welcome overlapping; their friends were usually too far off, they never got to see them. London had now assumed a different position. Nobody could truthfully say that London was now a co-operative desert. In the East End, where the working classes lived, co-operation held the field. The Metropolis was different to any other part of these islands. Its population was more varied and more migratory than elsewhere. It was more difficult to instil co-operation into London people than any other he knew. Some years ago, it was seen that the only way for co-operation to succeed there was that of the Rochdale principle, and societies did not go to the centre of the city to establish themselves. The

strong societies in the suburbs determined to gravitate towards the centre. That plan had succeeded better than anything else. No society could live in London with any influence unless it numbered 8,000 to 12,000 members, with a proportionate amount of capital. He remembered that at a Congress seven or eight years ago, Mr. Arnold moved the old hardy annual on overlapping, and urged Congress to accept arbitration methods. Therefore he (the speaker) thought Mr. Arnold would have accepted the first part of the resolution. They wanted to have societies of 10,000 members in the metropolitan area. The Bromley Society was getting to that point; the Woolwich Society had 26,000 members, was strong, and immeasurably rich. The duty of large societies in the co-operative world was to encourage the growth of the small The Stratford Society was hemmed around with a number of progressive and prosperous societies. They had established a line of demarcation beyond which none should go. After all the talk of years at Congress it was regrettable that it should have been necessary to have such a discussion. He agreed that the Woolwich Society had done a large share of the missionary work of London, and hoped that the matter would be referred to arbitration.

Upon Mr. T. G. Arnold (Woolwich) being called upon to propose the Woolwich amendment, he suggested that as the United Board was prepared to accept the amendment sent in by the five neighbouring societies, that should be added as an addenda before he spoke. This course was followed, Mr. A.

WHITEHEAD reading the amendment, as follows :-

That, in adopting the report of the United Board re the overlapping of the Bromley Society by the Woolwich Society at Catford, this Congress records its deep regret that no effort yet made has been successful in arriving at a satisfactory solution of the difficulty, and urges upon the societies the necessity of adjusting their differences at the earliest possible moment; and, failing this, should submit their case to arbitration, such arbitration to be put into operation withn six calendar months from the passing of this resolution, should the societies have failed to come to an amicable agreement in the meantime. The board of arbitration shall be composed of three members, of whom two shall be mutually agreed upon by the societies, and these two shall choose a third person to act as chairman of the board. The arbitrators' award shall, upon being announced, be forthwith carried into effect, and a report thereon presented at the next Congress.

Mr. T. G. Arnold (Woolwich) said he must, in the first place, thank Mr. Golightly for his reference to the work that the Woolwich Society had done in the past, and any one acquainted with the co-operative history of London would know full well the extent to which that work had succeeded. Mr. Rowsell, who had moved the resolution, criticised in terms the pamphlet issued by the Woolwich Society, but he had omitted to criticise it in detail, so that during the whole of his ten minutes he had not shown where a single statement in the whole of its twenty pages was wrong in one particular. He

would start in 1889, when the conference committee represented to Bromley the desirability of doing something. It was true that about that time there was a member of the Woolwich committee who was on the district committee. In the absence of specific date, for twelve months of that time, he was off the Woolwich committee, and even when on the district committee did not represent the Woolwich Society, but the whole of the societies in the district. He did not report to the Woolwich Society. From his (Mr. Arnold's) own knowledge, for thirty-two years and upwards, they had been serving in that immediate district. They had not been prepared to open branches in every district where they had been serving. Mr. Greening himself would remember about 1881 the establishment of the old Lee and Lewisham Society; that was largely owing to the efforts of the Woolwich Society. When that failed. Woolwich continued its efforts around that area, and ever since had delivered. The mistake the district committee had made, and the Union made, was in rashly going forward and asking Bromley to serve them. communicate with Woolwich to know whether they were doing anything at all. Bromley were led into a false position in having been induced to work that district. They in Woolwich said that their claim was not prejudiced, because they had not objected to Bromley going into their district. They did not make any complaint of that. London could only be worked by a recognition of the principle that each society should follow its own membership. They could not, as they could in some places, draw a hard and fast line, and expect to be successful. For that reason they at Woolwoch had never objected to any society going into their district. The overlapping, then, had been on the part of Bromley, and they were then challenged by the United Board and the Southern Sectional Board with a mistake that was due entirely to the district committee thirteen years ago. If they were just they would acknowledge the mistake. As to arbitration, they had never refused arbitration in the matter, but said that they should have the terms of reference first clearly laid down to prevent misunderstanding. The terms of reference should first be decided upon. Only on the previous day they had the case of Leeds Society complaining that the Joint Committee had gone beyond the terms of reference, and were discussing matters that had not been referred to them. To stop that sort of thing, Woolwich said that the reference should be clear and consist of explicit terms. The arbitration should so be made that the finding should not be challenged. They said further they did not want, they were not willing, to be isolated. If Congress was the governing body the rules laid down should be applied universally. Here was a complaint of a branch 400 yards away from a society that had been delivering in the area thirty-two years. There were other cases of societies where the overlapping was genuine, and he objected to any one society being singled out for the policy now being adopted. He desired to move the amendment standing in the name of his society-

> That, in considering the report of the United Board upon the complaint of overlapping at Catford, made by the Bromley Society against the Woolwich Society, this Congress records its opinion

that sufficient effort has not been made by the United Board to amicably settle the matters under dispute prior to formulating their report, and urges upon them the necessity of making original investigation into the whole circumstances prior to making any recommendation to Congress.

Those who had the pamphlet issued by his society had the details of the position that had prompted the amendment. The Southern Sectional Board arrived at their recommendation prior to hearing the evidence; the recommendation of the United Board was made without disclosing till the Congress report the evidence they had. As the mover of the resolution had said, it was a milk-and-water thing. But if the Union were prepared to sit in judgment upon these cases, and even, after promising a deputation, to ignore a promise and come to a conclusion without having asked for information, and refused to disclose the evidence, they (of Woolwich) asked where on earth could justice be obtained? Where could they have just treatment in an authority elected by a democratic body if it could treat one of its members in that manner? There was a duty imposed on the United Board to inquire independently into the facts, balancing the evidence and coming to a proper judgment, openly and disinterestedly. The words of Mr. Rowsell were the only indication of the lines upon which they had come to their judgment.

Mr. J. J. STAFFORD (Woolwich) seconded the amendment. He said it would be a sheer impossibility for him to go into all the details of the case in the five minutes at his disposal, but he wanted to say that all the facts stated by Mr. Arnold were absolutely correct, so far as the minutes and records of the Woolwich Society would enable the representatives of the society to make The only crime the Woolwich Society could be charged with was progress. They had spoken of apathy, dry rot, and co-operative deserts. Mr. Arnold was determined to support the case of the Woolwich Society, and surely a secretary who would not do that was not worth much. After all, co-operation in London could only be made to go by the societies giving the members all the benefits of co-operative effort. He could say a great deal with regard to the tactics adopted by Bromley, but he wanted to be as kind and generous as he could. Mr. Golightly had referred to the Woolwich Society as being strong and rich. True, but large and rich societies had responsibilities. Perhaps they would remember that a few years ago Woolwich was hard hit by the reduction of the staff at the Arsenal, and that they made up their minds to make a determined effort to retrieve their position. Prior to the war the Arsenal found employment for between 25,000 and 30,000 artisans, but the Government decided, rightly or wrongly, to reduce the number to something like 10,000. They could imagine what that meant to the Woolwich Society. In addition local political agitation led to the foundation of another society. Again large sums were withdrawn from the society owing to a wilfully misrepresented report being circulated that the secretary had decamped with a large sum of money. It was not a laughing matter, it was a very serious matter. He could assure the delegates that the Woolwich Society was doing its best to develop co-operation in London, and he ventured to suggest that the failure of that society would be a greater blow to the movement than anything which might arise from this little matter of overlapping between the Woolwich Society and the Bromley Society.

#### MR. B. WILLIAMS REPLIES.

Mr. B. WILLIAMS (chairman of the United Board) said he desired to answer the charges brought against the United Board by Mr. Arnold. He was sorry that they had to wash this dirty linen in public. He admired the way in which Mr. Arnold had faced the audience and put a particularly bad case. He said he would quote something from the pamphlet which showed that Woolwich was delivering in the district under review in 1880. When Mr. Arnold was asked at the Leman Street meeting what the sales of Woolwich Society were in that district he said he could not tell them. It was certainly curious not to be able to do that. The Bromley Society instituted their delivery six years later. When they were asked for their sales before opening their branch in 1900 they were able to give them at once, viz., £45 per week. The pamphlet told them that the Rushey Green Branch was now doing a trade of nearly £1,000 a week, with a membership of about 1,000. That was an average of about £1 per week, whilst the average in the South of England was only about 7s. 6d. per member. They could put the two together and come to their own conclusion. One of the points made by Mr. Arnold was that they had no official information of the opening of the Bromley Branch. They had to depend on technicalities and quibbles for their case. Fancy telling them that they had no official information, when three of the prominent officials of the Co-operative Union who assisted in the opening of that branch were members of Woolwich Society. Mr. Williams said he was sorry to have to say these things, but they were facts, and they had to deal with them. Complaint had been made about the United Board failing to send a deputation they had promised to do. That was because Mr. Arnold had said at Leman Street that no matter what body was brought, or whatever argument or arbitration was used, the Woolwich Society were there and were not going to get out of it for anybody.

Mr. G. D. Taylor (St. Cuthbert's, Edinburgh): Has anybody suggested amalgamation on this matter?

The PRESIDENT : No.

On a vote being taken by card, the amendment was lost by a large majority, and the resolution was carried.

## GREETINGS FROM SONS OF TEMPERANCE.

At this juncture the President read a telegram from the conference of the Sons of Temperance at Sunderland. It read: "Sons of Temperance meeting at Sunderland send brotherly greetings and hope you will have a successful gathering.—Davies."

Mr. Openshaw moved that they take the same course as with the I.L.P., and that the secretary send a cordial telegram of greeting to them.

#### THE NOMINATION CASE.

(See Report 38, page 121.)

Mr. A. Varley (Lancaster), referring to the paragraph in the report with regard to the nominations law, directed attention to the urgency of this matter, and suggested to the Parliamentary Committee that if it were impossible to get the Industrial and Provident Societies (Amendment) Bill passed, a small amending Bill, which would have reference only to the nominations law, should be drafted.

Mr. A. Whitehead (General Secretary) said this had already been suggested to the Parliamentary Committee, and they were recommending it.

Mr. Aneurin Williams (Co-operative Typewriters) expressed the hope that the Parliamentary Committee, or, better still, one of the Congresses, would make a strong recommendation to the Government—no matter what party might be in power—in favour of a reformation of the procedure of the House of Commons, so as to get necessary business through. It was an absolute scandal, and they were suffering from it. If the Congress, representing 2½ million people would make a strong representation to the Government it might have an influence.

A Delegate was understood to make a suggestion to the effect that there should be an association with the Labour Party.

Mr. F. Maddison (Blackpool Printers) appealed on a point of order, and the Congress proceeded to the next business.

#### SICKNESS AGREEMENTS.

(See Report 39, page 123.)

Mr. W. T. Turnbull (Dartford) referred to the passage in the report dealing with the legal decision with regard to sickness agreements, and suggested that the United Board, as a matter of policy, should consult with the Amalgamated Union of Co-operative Employés in matters where the interests of so many of the employés were concerned.

#### UNIVERSITY EDUCATION.

(See Report 41, page 123.)

Mr. S. Pope (Bristol) introduced a discussion on the subject of University education, which was suggested by the report on the Oriel Scholarship. He wanted to know if there was anything standing in the way of poor boys going in for these scholarships, in view of the expense involved for clothing, &c.

Mr. A. Whitehead (General Secretary), who rose to reply, mentioned that the Board had received a letter from the Provost of Oriel, intimating that Oscar C. Ellington (Peterborough) had been selected for the scholarship. His reply to Mr. Pope was that they had at present a boy who had gained the scholarship and whose parents were of the poorest. He had won the scholarship by sheer merit. The United Board had made a special appeal to the societies for a maintenance fund, and from that fund they had made a special

grant to that boy for two years. It was quite true that the boys had to pay their expenses to attend the examination at Oxford, but the funds of the scholarship provided about £100 per annum for four years. The maintenance fund gave an opportunity where the local societies could come in and help these poor boys.

Mr. J. S. Armitage (Huddersfield) complained that the subjects set were too difficult for the boys in the schools. They did not want Greek to be in the

subjects set; they wanted subjects that would be of the best value.

Mr. A. Whitehead (General Secretary) remarked that Mr. Armitage had probably not seen this year's syllabus. Greek had been eliminated from it. He pointed out, however, that the papers must be fairly difficult, as it would not do to have the examinations too easy. This year the scholarship had rested between two boys, one of whom was only seventeen.

Mr. E. King (Oxford) also complained as to the conditions surrounding

the scholarships.

Mr. W. R. Rae (Northern Board), replying, said they were simply beating the air. The scholarships were founded to commemorate the names of two great men. When co-operators handed over the money to the existing United Board they did not understand that the foundation of the scholarship really meant that the money had to be handed over to the University body which controlled all the scholarships. More than one effort had been made to bring about a change in the conditions, because of changing industrial conditions. They had not succeeded, but another effort would be made to get the trustees to democratise the syllabus, and if they knew that the Congress was of the opinion that that should be done it would have an influence.

Mr. A. Young (East of Scotland District) said co-operators should aim at training up men for their own movement and not for other movements or to become emissaries of the capitalist class. If the movement was going to spend hundreds of pounds it was time they took over the control of this matter, and, instead of sending the students to Oxford send them to their own

colleges.

Mr. W. R. RAE (Northern Board) said Mr. Young had touched the spot. The great complaint of the Education Committee had always been that most of the scholarships went out of the movement by the very system which the movement itself had set up. But Mr. Young was not right in saying that they were now spending money on the scholarships. The money was spent when the scholarships were founded, and the deeds handed over to trustees.

Mr. G. Goodenough (North-Western Section) wanted the delegates to carry their minds back to the Plymouth Congress, two years ago, and to recall the resolution which they passed in relation to the Universities. What did they ask through that resolution? Nothing more nor less than that the doors of the Universities should be opened more freely to those in the lower walks of life. That matter had been brought before the authorities, but nothing seemed to have been done. He, therefore, suggested that they should give the powers a reminder of what they wanted doing, and perhaps that would show them they were not joking when they passed their resolution at Plymouth.

Mr. J. Pollitt (North-Western Section) said he knew the opinion expressed by Mr. Young was held by many people, and he wanted the blame for winners of scholarships going out of the movement to be placed at the doors of the right people. He knew a winner of one of the scholarships, when he came back from college, offered his services year by year to the co-operative societies in the district where he lived practically free of charge to deliver lectures, and scarcely one society took advantage of his offer. That young man was now working hard for another movement.

A Delegate asked for the name of the young man, and Mr. Pollitt replied, "Stephen Hartley."

#### THE NATIONAL UNION OF TEACHERS.

(See Report 46, page 126.)

Mr. H. D. Neate (Keyworth) said he noticed from the report that the Union had not been represented at the teachers' conference at Hull. He submitted that in cases like that, where a deputation was appointed to attend an important gathering, and where the relations between the two bodies had been so close for many years, it was a great pity there was not any machinery at work by which Mr. Goodenough could have acquainted the office and some one else appointed to take his place.

Mr. G. Goodenough (North-Western Section) said he had to thank their friend for giving him an opportunity of making an explanation. He agreed absolutely with the suggestion he had made, but, unfortunately, they were not masters of events. He was a miner by profession, and on the Sunday before the teachers' conference he had to attend an important and unexpected meeting arising out of the dispute betwen the miners and the colliery proprietors. Supposing under the circumstances he had gone to Hull, what would he have deserved? Had he known before he would have dealt with the matter and got a substitute to go to the teachers' conference. He sent a letter of explanation to the Union's offices, and now trusted that what he had done would meet with the approval of Congress.

## INTERNATIONAL ALLIANCE.

(See Report 48, page 126.)

Mr. Aneurin Williams (International Co-operative Alliance), on the report of the International Co-operative Alliance, stated that the full committee of the Alliance would meet at Copenhagen in August, and not as stated in the report in September.

#### HODGSON PRATT MEMORIAL.

(See Report 49, page 127.)

Mr. W. T. Charter (Southern Section), who represented the Co-operative Union on the Hodgson Pratt Memorial Committee, appealed to societies to make annual donations to the memorial fund. A certain amount had already

been subscribed and capitalised in order to commemorate the memory of a great man—a man whose life was spent in the interests of the working classes generally, and forwarding the cause of peace. One of the means by which they hoped to perpetuate the memory of the late Hodgson Pratt was the establishment of scholarships at Ruskin College, which would give an opportunity to one of their own class to receive the benefits of a generous education. Only those who lived in a town where there was a University and mixed with the children of the working classes and those of the "upper ten" were able to notice the enormous difference which education made upon the mind. He hoped to live to see the day when the child of the worker would have an equal opportunity with the children of those in high places. They could only bring about that state of things by common action amongst themselves, and by demanding for themselves and for their children that education which their forefathers left for them and which had been diverted by vested interests.

Mrs. M. Brown (Edmonton) hoped that girls would have an equal chance

with boys of winning the scholarships.

Mr. W. T. Charter (Southern Section) said the committee felt very strongly on the point raised, and had decided that no distinction should be made between boys and girls. They recognised there were clever women and girls as well as clever men and boys.

#### DECEASED CO-OPERATORS.

(See Report 52, page 128.)

The Chairman drew attention to the list of deceased co-operators, all of whom, he said, had rendered valuable services in their time to the co-operative movement. He suggested the delegates should rise in their places as a mark of respect, which was done.

The CHAIRMAN then moved that the report of the Central Board be accepted, which was agreed to.

The delegates then adjourned for luncheon.

## SECOND DAY OF CONGRESS.

### AFTERNOON SITTING.

Congress resumed its deliberations after luncheon, and the President immediately called upon Mr. W. R. RAE (Southern Section) to read his paper on "The Co-operative Union and the Unification of its Forces."

Mr. W. Bentley (Bolton) rose, however, and made reference to the alteration in the agenda. He was quite aware that what had been done was in accordance with the Standing Orders, but he wished to call attention to the rules of the Union, by which, in his opinion, they should be bound. "Any alterations," according to the rules, "shall be submitted in the following manner . . . and these shall be brought forward immediately after the discussion on the report." They had completed the discussion on the report, and he took it this was the time, in accordance with the rules of the Union, to take any amendments to the rules.

The General Secretary said their rules might seem contradictory, but they gave the Standing Orders Committee power to suspend the rules. The Standing Orders Committee, having received a requisition signed by twenty delegates, recommended Congress yesterday to alter the agenda and take Mr. Rae's paper at the second session of the Tuesday sitting, and Congress had accepted that recommendation.

Mr. Bentley: Take the paper at the close of the amendments, and still abide by the rules of the Union.

# The Co-operative Union and the Unification of its Forces.

BY MR. W. R. RAE (SUNDERLAND).

The history of our Union, from its first inception as a "Central Board" in 1869, to its establishment as a registered society, twenty years later, is so clearly and exhaustively set forth in a paper prepared by Mr. D. Mc.Innes, for a Midland Sectional Conference two years ago, that to go over the same ground to-day would be to waste valuable time.

These twenty years of experiment and experience, carefully watched and weighed, forged for us the constitution under which we have gone forward to such wonderful success. The Union was born in weakness and the years have clothed it in strength. Our deliberations to-day, if conducted in the right spirit, should make that strength more effective.

What we now know as "The Union" was called into being by forces that were threefold. The co-operative societies of those days were small, and open to attack from without and within. They suffered as much, at times, from the ignorance of the enthusiast as from the enmity of the opponent. It was essentially necessary that help to begin, and protection when begun, should come from somewhere; and they found their strength, where it will always and only be found, in themselves. What one could not do in the way of providing legal and commercial advice and protection, the whole could. Hence, in the first instance, the need of the Union. And if this were other than a short paper, a long story could be told of the many occasions when it has been well, very well, for the constituent societies that the Union did exist. It was early found that the society, like the individual member, grew strong in association.

Then, when the young societies, heartened and emboldened by the proved protection of their new Union, turned their attention to new developments, what better guide than this same Union in matters progressive. Experiences varied. One succeeded where another failed. Before I try an airship I shall want to know a great deal more about other men's flights; and I do not know if, in the past, some of the co-operative ventures were not made on very little more safe knowledge than the airman has of his venture to-day. I can imagine the isolated society, pondering the position, wondering what reasons there could be for these differing results. They had not succeeded. But they had heard of success. Had their beginnings or their later developments been on the same lines as those of their successful neighbours? If not, what were they? So it was soon found to be

of the utmost importance that a centre for the collection of experience and experiment should exist. And in this line, too, the new Union grew to be extremely helpful. Mr. Gray's stories of the correspondence he had, the questions asked, the marvellous confidence that societies had in the ability of "Headquarters" to assist, were, at times, touching, and always most interesting. But the general results were that distributive doubts were dissolved by information received; and production, even in remote corners, became a possibility, because guidance, drawn from other places more fortunately situated, came so readily. Progress was what navigators call "plain sailing" because there were "directions" available.

It is also the duty of the Union, in the third and most important response to the forces that were calling it into existence, to hold itself responsible, always, for the consolidation of the movement. This depends on the extent to which the purpose behind what is most apparent in store-keeping is accepted and adhered to. One is almost ashamed to allude to the early Pioneers. It is just possible that "Pioneers" and "Rochdale" have been so often superficially and casually alluded to that people are tired of the words because of their ignorance of the teaching. And yet these men knew the cement that would bind the movement into an impregnable whole. Their manifesto which, full of an intense desire to bring about the best for all, declared for purity and economy in distribution, consideration and equality of interest in production, truth and opportunity in education, and the absolute democratisation of government, revealed their purpose. It showed, too, their belief in the solidarity of mankind. They were thinking, not for men, but for all men; legislating, not for the weaker society only but for all societies; seeking success, not for the gain of the movement but the industrial harmony of the future.

And so grew the appreciation of the real value and the true work of the Union. Mr. E. V. Neale in 1880 wrote—"Its great value is that it is the expression of the collective principle. Its

true work is to uphold this idea and facilitate the practice of it. The essential importance of the Union consists, not in the direct action which it may have in furthering any particular object desired by co-operators at any particular time, but in its action in keeping alive the spirit of which all these objects may be the expression, and to which all the machinery for effecting them must conduce if they are to be genuinely co-operative." And if the Union be, as indeed, some of us think it is, on its trial to-day it will be on the question of adherence or non-adherence to the purpose that is or ought to be behind all our practice.

It is an organisation, entered into by a huge army of industrial reformers, with a purpose and aim that can only find expression in an effort to give unity to men's lives, to secure the general wellbeing of all by teaching everyone that his best interest is found in working with and not against his fellows. As such it cannot afford, under the plea of being only a business concern, to neglect or ignore the forces that are surging up around and within it. Members require guidance in the formation and development of civic and national opinion. Industrial unrest demands the examination and solution of problems that are beyond the ordinary individual. One great puzzle is to determine the position of the individual amid all the necessary social reorganisation. No other Union has the width of foundation that ours has. No other has the same claim being made on it by so many. No other has in it so many constructive possibilities. And this, I may be allowed to say in passing, is what makes or should make co-operation so attractive to trade-unionists. Their union is the sword with which they fight their industrial battles, ours provides the principles on which new relationships between man and man can be built up. And after all the trowel is mightier than the sword in reconstruction.

Now we arrive at a position where we may wisely ask, what are the means by which our Union is kept into touch with its members, and what, if any, modification should be made in the general scheme?

The organisation of the Union begins, of course, with the societies, which are, one may say, the foundation members. most immediate connection is with the District Conference Associations, and, more remotely, the Sectional Boards, which latter, meeting collectively, form the Central Board. The value of this arrangement is scarcely sufficiently recognised. The conferences. called by the District Associations, offer opportunities of great importance. At these meetings the gospel of self-help and all that underlies can be preached in the most democratic manner imaginable. There is no continuous pulpit; the congregation is not dismissed at the end of the sermon; the pew takes an equally effective part in the business of the meeting. Many of us are well aware, from personal experience, of the readiness with which the hearers take an active part in the proceedings, freely questioning the doctrines propounded, and, as Mr. Neale once said, "Instead of being blessed by the preacher for coming to listen to him, generally thanking him for coming to talk to them."

Then we have the Sectional Boards, elected in some instances individually in each district, and sometimes by the vote of groups of districts, the members of which, being in touch with the society members of the Union through the Conference Associations, ought to be, and are, highly capable of interpreting the needs of the membership and of carrying into effect the chosen policy. They are, too, wisely entrusted with a very high degree of local autonomy, meeting with greater or less frequency as a Joint or Central Board, to report to the Annual Congress on the work and progress of the year, to receive from the same instruction on general and basal matters, and to guide the movements of the whole along safe lines of action.

The work of the Central Board, between its meetings, is entrusted to an Executive (the United Board) and several committees (Educational, Propaganda, Parliamentary, Exhibitions, Trades Unions and Co-operators, Defence, and Credit), the members of which are chosen for the most part by the Sectional

Boards, in order that the representation may be spread over the movement and the chain unbroken.

If I may be allowed to use the term, we have the democracy selecting its District Conference Committees, linking them together through the Sectional Boards with every avenue of work the Union carries on, and, to make the connection stronger, the education committees of societies, through their Educational Committees' Associations, are in touch, through the Central Education Committee, with the Executive of the Central Board—an additional link between the centre and the circumference.

Well now, surely, with such an organisation, if it be alive, great work can be done; and yet in our quiet moments, when congresses and meetings are over and their stimulation has begun to weaken, we wonder whether we get as much out of our splendid organisation as we should. There are moments, indeed, when we feel that there is not that community of purpose, that oneness of aim, that we know to be essential to true progress; and we are encouraged to take stock, as it were, and see if there be any need for change.

Our District Conferences are not all they might be, for several reasons. We do not formulate any connected plan of work; we flit from one extreme subject to another; we lack intention and connective interest. The same delegates seldom attend twice. We miss force, and we dissipate enthusiasm by our foolish adherence to rota. Societies get out of touch with the conferences because the speaking tends so often to be official and platformy; and the few who, because of position or interest, do endeavour to keep matters going are in danger of losing heart. Imagine the position of a teacher whose class is changed daily. Imagine the position, too, of a scholar who comes to school once only to be taught by a teacher whose enthusiasm is being slowly killed by changes in his class. It seems to me imperative that societies should reconsider their attitude to the District Conferences. I mentioned a moment ago a "formulated plan," and I did so because I hold that it ought to be the prime duty of Congress and its Central Board to

outline schemes of work and propaganda, details of which should be filled in locally and hammered into shape at the District Conferences. Then, and then only, would the real opinions of the general membership be returned to the centre; then, and then only, could we feel sure that our people are thinking jointly; and if they do not think jointly they cannot live jointly, for "as a man thinketh so he lives," and our movement will fall to pieces if we cannot keep alive the collective ideal expressed in our motto. Thinking and acting co-operatively cannot be confined to the few. It is not an official necessity; it is a common essential. How else are we to avoid drifting on the rocks and shoals? Look on the chart and you will find their names—"Divi. Hunting," "Overlapping," "Competition Within "—all hungry, cruel rocks, that would wreck any pilgrim ship.

And, clearing away difficulties as we go on, I wonder if it will not be necessary to devise means, in districts, to prevent one society, or even two or three, monopolising all the representation. In fact, it may be wisdom to revise our geographical boundaries generally.

The Sectional Boards, too, should perhaps consider fitness and duration in office rather than *rota*, in selecting out of their number those who should hold executive or committee offices. It does seem almost a farce, for instance, to find the *personnel* of, say, the United Board changed annually. All that can be said anywhere against rota can be said here.

The organisation is capable of improvement on these lines. It admits of the possibility of men being selected to sit on District Executives who have proved co-operative knowledge and enthusiasm; of men being elected to the Sectional and Central Board because of outstanding ability. It demands these, and anything less is an unpardonable wrong. I cannot find words in which to clothe my thoughts on the cliquism, canvassing, and mutual bargaining that I fear are on the increase.

I venture to think, too, it would be wiser if the United Board, which after all is our Central Executive, were chosen from among

the committees of the Union. If, for example, the chairman and one other of each active committee formed the United Board, how much more closely would the threads be drawn. A forward policy such as I propose to refer to in a few minutes will require careful consideration financially, and committees should know their powers and their resources. How much better they would be if they were all in direct contact with the United Board I cannot express, but I feel it would be enormously helpful.

Other minor improvements in the organisation will probably be forthcoming in the discussion, but in the main I think it will be admitted that the suggestions now offered are enough to go on with; and now for the work of the organisation.

Let us hark back a little. At the beginning of this paper reference was made to the threefold aspect of the demands made by societies. In a paper for which Messrs. J. C. Gray and John Allan were responsible it was stated that the Union was the organisation of the societies for either protective, progressive, or consolidating purposes, and the only improvement I would make on this statement is that work of the Union is not either of these but all of them. Further, that in determining the future policy they must all three, jointly, be taken into consideration.

Certainly there is need of protection, more now than in the past. Co-operative trading is never likely to find favour with those who promote "multiples" or "combines," and in its essence differs from their particular form of individualism. Consequently, opposition of the strongest type may be naturally expected, growing with the spread of co-operative principles and becoming more bitter as it grows. Protection against such is certainly necessary. But it is equally evident that co-operators must be protected against themselves—against a mistaken idea of the aim of their movement, against the results of an inflated sense of the value of commercial success, against the greed and unscrupulosity that follow, against the temptation to grow at any cost—and this protection must be constructive. It is not enough to be sheltered behind the walls of legal defence; the army must be prepared to

take the field. Here is where the progressive and the consolidating come in, and remain. That more attention has been paid to defence rather than offence has obscured the large part the Union has taken in the development of the great co-operative successes of to-day. The distributive stores, the colossal Cooperative Wholesale Societies, the successful productive organisations, Co-operative Insurance, the News, alike are indebted to the confidence in the possibilities of collective action engendered by the Union, quietly, patiently, persistently. The ground was prepared for them and the foundations laid. Their debt to the Union will not be readily repaid. What one wants to see is a more generous acceptance of the fact and a more general determination to make further and more far-reaching use of it. is not a time for the withdrawal of support on the part of those who have grown big because there was a Union, but rather for its increase. The big brother must help the little one in the work that is to be done. But this protective work will be but "beating the air" if our Union is not real. There must be an authority which societies will obey. "Evils within" should be subject to more rapid treatment than a multitude of meetings and a final appeal to Congress. Loyalty to all that underlies membership must be developed, and this development will only follow increased knowledge.

Here I may be permitted to make a slight digression in order to illustrate what will follow in the way of suggestion. We are out for the development of morality in commerce and industry, and to make this possible we should have a common economic ideal. We have too long permitted the wrong people to teach us political economy. Do we not begin to see that this science, falsely so called, is but a elever exposition of the things men do to get wealth? It may show how certain forms of wealth are to be gathered together in certain barns, but it will not teach what men ought to do towards each other. A real sense of the solidarity of the human race will not spread through the political economy of to-day. We know that life and living are more important than

money and "getting on," but we shall have to get clearer ideas of the conditions and the economics of industry. The distribution of wealth troubles us, but we have not data on which to evolve new conditions. Land and its holding give us anxious hours, but we have no alternative to suggest.

Does not, then, our necessary unification begin with ourselves? Ought we not, for ourselves and for our fellows, to begin at once to rekindle the old faith in collective action and common interest? Shall we not in the future turn our thoughts more to work of the nature of that of the Central Education Committee of the Union? The concert, the library and news room, the meeting, with a speech endured in the middle of it, have had a long innings. Ought we not to consider them, as they indeed are, scarcely as constructive as our forward work must needs be? Ought we not to concentrate on the development of co-operative opinion among ourselves, our children, and our employés. If you and I and they, were all missionaries, spreading one common industrial gospel, what a force we might be, and until we are, how dangerous is the position of the Union!

The second stage in unification would be then found to be the strengthening of the District Conference Associations. Too often their usefulness has been lessened by the want of continuity and intention behind their work. Do we want clearer ideas of the needs of the movement? Then let us think out a plan, and on this plan set District Conference Associations to work collecting information for us. The statistics they would provide would be of enormous value in determining spheres of action, conditions that locally determine progress, and circumstances that hamper. They, and they alone, can make it possible for us to deal with "boundaries" and "overlapping." Where the troubles are, the remedies must be found. A policy in "economics" and a healthy attitude to the land and housing questions could be hammered out at their conferences as on an anvil. Strength at the roots will save the tree. The life of the tree comes mainly from its roots.

Sectional Conferences would naturally review and unite the findings of the Districts. Some of my critics, and I hope there may be many, for I am more hopeful of the discussion than of the paper, may say this is already done. But is it? One District discusses "High Dividends," another "The Training of Employees," a third "The Minimum Wage," and a fourth "Poor Law Reports"; and at one and almost the same time—a programme rather difficult to unify, I fear. I do not want all our conferences alike, like bars of soap, but I do want a common plan, a unity of purpose. The Union must evolve an opinion on all these great subjects. It must learn that opinion from within itself and must build on it a policy which will be the foundation of all future propaganda whether it be civic, industrial or economic.

In this way and along these lines will come a real Union, able to take a foremost place among other formative organisations in national development. This real Union would compel loyalty, not by legal means or any lawyer-made bond; but by its very existence. Its decisions would be unquestionable, because every society member would have taken its share in the laying of the foundation principles that underly the decisions. No member would cavill at its subscription list. For defence alone, recently, the movement was ready with its thousands, because the danger was evident. When the greater danger that follows in the train of apathy, dissension, and disintegration becomes more evident, more thousands will be forthcoming. I can forsee a Union determined to develop among its constituent membership a fuller knowledge of its aims and objects, and drawing from them, again, the force with which to go on; determined to use the information gained in the District Conferences, and by the experiences of Co-operative Wholesale Societies and productive societies; determined to make the Co-operative News a real organ, a greater agency still for the development of co-operative ideals; determined to gain for employés considerations and opportunities beyond any that have hitherto been afforded; and in return receiving a loyalty beyond experience. I can forsee the same Union pulsing with life from its remotest

corner, throbbing with the loyalty born of a common purpose, discussing no longer the removal of difficulties within, but the avoidance of difficulties without, going through progress to progress, and hastening the day when we shall feel, think, and live under the spirit and influence of our motto, "Each for all, and all for each."

Come, then, let us reason together. Our Union has contributed to economic, social, and moral freedom. It can do so still more Economic conditions will change, must change, but union will always be a primal necessity; and we may not know, but the world knows, that what we think of the Co-operative Union is the measure of our faith in co-operation. We might be, really, a State within a State. At present we are a crowd of enthusiasts, not equally enthusiastic and not quite sure of one another. We sing many songs of freedom, but the chorus is not quite in tune. Let us get our hearts into our song, and then we shall make true, grand, inspiring harmony.

### TELEGRAMS FROM PARIS.

After the reading of Mr. Rae's paper, the Chairman said they had received two telegrams from Paris, where an international singing and musical competition had been in progress, and at which the co-operative choir from Newport (Monmouthshire) had been competing. The telegrams conveyed the information that the first prize for sight singing had been won by the Newport Co-operative Choir to the value of £10. There had been another competition for sight singing for a £100 prize, and the same choir had won that also. He (the President) suggested that the Congress should send a complimentary message to their friends from Newport, and he moved that the General Secretary be instructed to do so. He felt sure they were all heartily pleased with their co-operative friends in Paris.

The President's suggestion was unanimously agreed to, after which he announced that Mr. Rae's paper was open for discussion.

### DISCUSSION ON MR. RAE'S PAPER.

Mr. T. Panther (Kettering) said that in the first place he wanted to congratulate Mr. Rae on the high standard of his paper, more especially for the brotherly spirit he had put into it. At the same time, there were one or two remarks he would like to make with regard to district conferences. He wished to say that during twenty-eight years that the District Conference Association in connection with the Northampton District had been formed

they had not been lacking in interest and they had not dissipated enthusiasm. There had been a linking up of their forces, and they had been brought together as brothers and sisters and had come to realise and recognise the importance of being faithful and true to the principles of their movement. If they wished to catch the true co-operative spirit they must go into the Midlands, and more especially into Northampton. They breathed the spirit It was like leather, they could smell it. in the air there. There was an enthusiasm which would help them on to higher and nobler work in that great movement in which they were all engaged. In regard to the same delegates not attending the conferences twice, there was a simple remedy. His suggestion was that where societies had been in the habit of sending two delegates they should in future send three, and let the third man be the recognised conference delegate for the whole of the year, then they would have a body of men who would be able to take up the work from conference to conference and feel a living and vital interest in the work of the movement. Mr. Rae had read a splendid paper, which had given them renewed enthusiasm and inspiration to go forward with their work. He felt sure they would all return home delighted with their meeting.

Mr. H. D. Neate (Keyworth) said he would not spend time in congratulating Mr. Rae, although his paper was worthy of great eulogy. Proceeding, he wanted to plead for better recognition of the district conferences in the work of the Co-operative Union. The Union was not sufficiently complete. Sectional boards were not in close touch with district committees, although they appointed representatives to sit with the district committees, and he seemed to think this was because the representation of the sectional boards was always changing. First they got one man and then another, with the result that they did not get so closely associated as they might do. They ought to have regular representatives. Time after time district committees wanted to spend money and were told the Sectional Board would not allow it, therefore their plans did not fructify. They also admitted members into their societies in large numbers, and did little to make them into intelligent co-operators. That was not a policy which would tend to strengthen the movement.

Mr. S. F. Perry (Stockport) said that what the writer had stated with reference to district conferences certainly needed saying. There was room for a great deal of improvement in regard to the way in which they conducted their district conferences, and also in relation to the linking up of the district conferences, Sectional Board, and the United Board. When the question of subscriptions to the Union came forward there was unity of purpose between the district conferences, the sectional boards, and the United Board, but on any other question the district conferences were allowed to go on in their own sweet way. There might be more unity of purpose and a more common policy between the district conferences, sectional boards, and the United Board. At district conferences it often happend that the person who read a paper was not the writer, and when there was criticism his chief defence was, "I did not

write the paper and am not responsible for what is in it." One of the advantages of having a paper was consequently lost, because the writer was not there to answer criticisms. Papers should be read by those who had written them, and delegates should use their own judgment. They all knew what took place at the district conferences. Was not one of the first items, "What time shall the discussion cease?" Everybody's eyes were on the clock, and then the tea. He wanted to suggest that conferences should be held in places easy of access and the expenses be borne by all the societies in the section. He did not think district conferences were quite as good as they might be to the local and entertaining society. He did not think any one would quarrel with Mr. Rae's views in regard to the education of children and employes, but he was going to say that the committee of which he was chairman might have made a great deal more than they had done of what they believed to be the solution of the great trouble they were faced with at the present time. They believed co-operation to be the solution of this unrest, and some of them thought the Central Education Committee might have made a special effort and invited district conferences to discuss this matter. They could have done good work had they done this, in addition to concentrating their minds on the education of the children and the employés.

Mr. WILLIAM MAXWELL (chairman of the International Alliance) observed that the paper they had heard from their friend Mr. Rae was just such a one as they would have expected from him (Mr. Rae) with his experience and knowledge. He (Mr. Maxwell) was in the unfortunate position of having provided a resolution the day before which would have dealt with some of the matters mentioned in Mr. Rae's paper, but the rules of the Union had stood in his way. But Mr. Rae spoke of the Pioneers of Rochdale, and of what they thought at the beginning of the movement in 1844. The paragraph ended by saying that the Pioneers "were thinking, not for men, but for all men; legislating, not for the weaker society only, but for all societies; seeking success, not for the gain of the movement, but the industrial harmony of the future." He thought that anybody who had taken a part in co-operation for any time must have perceived that now was the most opportune time to bring forward and try, if possible, to solve some of the difficulties surrounding labour at present. The unrest was growing, and would grow. Were they going to take a part in the solution of the problem? That was really the question. They had heard Mr. Rae saying that they were in a movement for the future harmony of industry, but were they to stand by, or still go on by themselves talking about co-operation making for industrial harmony, and for the emancipation of labour? Now was the time, if they meant what they were saying and were prepared to act. It would be an easy matter to place before them a plan, because some of them had been thinking about it, but now was not the moment to go into it. He wanted all co-operators in this and other countries to get into harmony with other forces making for the emancipation of labour. It seemed singular in this movement, that arose out of poverty-

At this juncture there were cries of "time," and Mr. Maxwell said he

would leave them with the suggestion he had made, but a demand was put forward from the body of the hall that he should be granted an extension of time. This was adopted.

Proceeding, Mr. Maxwell remarked that they were part and parcel of the Labour movement-("No, no")-but not necessarily political; but they were part and parcel of that great combination of thought that desired better times for working people. Therefore he had held in his resolution of vesterday (that was not permitted to be put) that it be an instruction to co-operation that they should make an approach to the trade-unionists of the country to arrange a conference and try to draw up some plan whereby the present unrest could be considered together. Some people had confessed that co-operation was the only solution, yet co-operation had taken no part in the controversy. They ought to press upon trade-unionists their principle of co-operation, whereby labour would get a full share of the profits of capital, a share in the management of industry, and a full reward of labour. If they would help him in this matter of instructing the committee of the Co-operative Union to come into contact with trade-unionists and press upon them co-operative principles, and ask them to come into the movement, it would impress them all. It would, no doubt, tend to bring many of the tradeunionists who had looked askance at co-operation for many years, and looked coldly upon their conference, into the co-operative movement and help them to work jointly for industrial peace and harmony.

Mr. W. E. Wood (Coventry) contended that, although the co-operative movement had done much, it was capable of doing more. He feared it was missing its opportunity if it was going to be isolated as it was isolating itself, and if they were to be a State within a State. That was not big enough for the co-operative movement. They must "be" the State.

A DELEGATE here rose to a point of order, but Mr. Wood was allowed to continue.

Continuing, he referred to Mr. Rae's remarks as to what made co-operation so attractive to trade-unionists. Co-operators, he said, were of the Labour movement; they were not outside, but inside—inside it whether they liked it or not. In their factories they were workers, but at their conferences and Congresses they were not part of the Labour movement. illogical altogether. Co-operators must recognise that they were part of the Labour movement, and should at once link up with the other forces, as Mr. Maxwell had pointed out. Mr. Rae said "land and its holding give us anxious hours, but we have no alternative to suggest." Mr. Wood submitted that there was a solution of this, and that solution was being put forward by the Labour movement at its annual Congresses. The co-operative movement passed resolutions in connection with industrial unrest. Land must not be held by individuals, but held in common for all. He went on to point out that, after discussing overlapping and competition in the movement, co-operators should recognise that amalgamation was the only remedy for their difficulties. He hoped that after this Congress they would have a Union with power to enforce its decisions, and they would be able to remedy all the evils they suffered under.

Councillor J. Johnston (North-Western Section) said Mr. Rae's paper was pregnant with thought, and he associated himself with the suggestions made for the reform of the methods-or the lack of methods-of the Co-operative Union. One striking passage of the paper read by Mr. Rae was where he complained that they did not formulate any connected plan of work. The work of the associations was disjointed. He also agreed with Mr. Rae in what he said about the practice of sending one set of delegates to one conference and another set of delegates to the next. That practice of "rota" had been carried to an absurdity by a society in the district from which he came, which had passed a rule that no member should be elected to Congress a second time till all the other members had had their turn. They had nearly 10,000 members. That was one of the weaknesses of their system. The members of the United Board were changed almost every year, and it was impossible for a man to be effective on that Board by serving only twelve months. They ought to start their reforms with the committees of the Union, where they had the power to formulate better methods. He did not fall in with Mr. Rae's plan with regard to forming the United Board from the committees of the Union-one of these committees was a joint committee of the Co-operative Union and the Wholesale, and another was a joint committee of co-operators and trade-unionists. It would be much better to retain the present plan of appointing the Board, but the members from each section should be appointed for a definite term, so that there should be some continuity of policy in the practical work of the Union. He commended Mr. Rae's words, "life and living are more important than money and getting on." Keeping this in view, he suggested that they should not only have the committees and sub-committees they had at present, but that they should have also a special committee on economics, so that they could get to understand the cause of unemployment. This was the greatest evil co-operators had to face. This was an evil the movement was begun to solve-this and land and housing and the rest.

Mr. J. MILLINGTON (Birmingham Industrial) rose for the purpose of complimenting Mr. Rae upon his paper. He pleaded for greater uniformity in co-operative education. What prevailed now was that in some societies they had no educational committee at all; some societies made no provision at all for that purpose, with the result that very little educational effort went on in those societies. He suggested that the members present at the Congress should take it as an instruction that an educational committee be formed in connection with their society. They wanted greater uniformity in co-operative education and more money spent on it. The educational committees should be linked up with general committees, and then their co-operative, ideals would resolve themselves into practical effort for the good of the people. If this were done as they did it in Birmingham, it would be an improvement on the methods in many places. They should get their employés, their guilds

(both men's and women's), members generally, and members of management committees upon the educational committees, and make them responsible for the expenditure of their grants. They should link up with the educational associations and secure proper recognition of the work of education.

- Mr. A. C. Burn (West London) said that the paper breathed into the co-operative movement a higher and nobler idea. Mankind had a right to a fuller, truer, and better life than existed to-day, and the co-operative movement expressed that. As a co-operator and trade-unionist, he gloried in the unrest of to-day. It was a sign of the time—of the better time for all mankind. The Bradford Congress improved the economic condition of the Union, and that Congress should result in the extended work and usefulness of the Union. He hoped they would set on foot a national mission on behalf of co-operation. They needed to go among the people of the land. The land was rich; they wanted to take possession of it. The class that owned the land to-day had governed the country for centuries and centuries. Not only in this country, but in every country under the sun, the class that made the laws—(Cries of "Order" made the rest of the sentence inaudible at the Press table.)
- Mr. J. Penny (Sheffield and Ecclesall) ventured to call Mr. Rae the Jeremiah of the Co-operative Union. He did so because he had pointed out the need for altering this and altering that and altering the other thing, therefore, that proved there must be something wrong with the Union itself. If their Union was in a state of flatness, he would not say decay, they had suggestions for tinkering with the organisation, so that Mr. Rae, in spite of the buoyancy of his paper, was taking a somewhat doleful view of the standing of the Co-operative Union at the present time. He was bound to say that he agreed with Mr. Rae there was need for it, and the position was that thepeople of the country were expecting a lead out of the industrial chaos which prevailed to-day. Who had given that lead from the co-operative point of view? He looked down the list of committees of the Union. There was the Co-operative Defence Committee, the Committee on Credit, and the Joint Committee of Trade-unionists and Co-operators for settling disputes. They had a lot of talk about overlapping; and what an amount of their time was taken up-nearly the whole of the time of the Board was taken up-in settling disputes between one section and another. That was the cause of flatness. He said that the Union ought to show initiative. Initiative was wanted. When they turned to the political world, what did they find? Who were the men who had the attention of the country and aroused the enthusiasm of the people? They were the men who came forward with definite proposals to achieve something. Mr. Joseph Chamberlain got a following because he was a man of enthusiasm; Mr. Lloyd George had a man's enthusiasm; Mr. Keir Hardie had enthusiasm. Each man in his own sphere came forward with a definite proposal to improve the conditions of the people.

Mrs. Forrest (Dewsbury) inquired if Mr. Rae included the Women's Guild in the unification of the forces of the Union. She contended that the

Women's Guild was doing a great work in training their children to be true co-operators.

Mr. R. R. PRYNNE (South-Western Section) said that, although he was a member of the Central Board, he was not going to join in the chorus of congratulation to Mr. Rae for his paper. As a matter of fact, he was intensely disappointed, and felt that Mr. Rae had missed a great opportunity. Even the title was a mystification to him. If the Union was not a force, what was it? What he did not find in the paper was this, that the weakness of the Union was its lack of policy, or rather its diversity of policy; it had nothing whatever to do with the arrangements or the rearrangements of district conferences, which were only tiny pawns in the game. On the one hand they were told that the movement should go in for the former, if independent productive societies; and on the other, that production should proceed along federal lines. Again, in one quarter multiplicity of small societies in isolated districts was advocated, and in another the extension of existing large societies. Here they had diversity of action, and so long as they had that so long would they have diversity of forces. The Union itself, or the men who formed the Central Board, were in a state of flux. The leaders of ten years ago-where were they? Some had gone to Parliament, some had joined other Labour movements, and others again had gravitated to Balloon Street. As long as their Union representatives simply used the Union as a stepping stone to higher things so long would the Union have to deplore the weakness of its forces. Who knew the chairman of the United Board three years ago? They wanted continuity of office. As soon as a man came to the front he was gravitated elsewhere and they lost sight of him. But there was a gleam of hope. To-day or to-morrow they would place themselves on the rock of new "rules, which would allow societies to be members of the Union in proportion to their membership. From the new rules would come a new Union. Maxwell had indicated the lines along which they should proceed, and he hoped they would ere long take their place in the wider democratice movement and then their Union would be a power in the land.

It was suggested at this stage that the discussion should close.

A Delegate: If we finish the discussion what business can we go on to?

The President: Our first business is to get the business done efficiently

If we can finish the Congress by noon to-morrow, why not?

Mr. S. Blakeborough (Burnley) moved that Mr. Rae's reply be taken, and this was agreed to.

#### MR. RAE'S REPLY.

Mr. RAE delivered a vigorous speech in reply to the speakers. He confessed that he had been well treated, perhaps that was because some disagreed with him as Mr. Prynne did. But if they disagreed with him, as Mr. Prynne did, and then proceeded, as Mr. Prynne did, to prove the case set forth in the paper, he would be glad they differed from him. Mr. Prynne came, like Baalam, to curse and stayed to bless. He (Mr. Rae) had nothing

to do with the fact that some had used the Union as a stepping-stone to Balloon Street. Why was that dragged into his paper? responsible for the ladders that men used to climb into high places. He did not agree that they should have new rules first that a new Union might come of it. Laws did not make citizens—the citizens made laws. The new rules would not make a new Union, but a new Union would very soon make new rules. Messrs, Panther and Neate had answered each other, and there was no need for him to deal with them. He would leave them, one pawn against another, and the game stood as before. He agreed, with Mr. Perry, that they should have a good centre for their conferences; he agreed that it should be made possible for those coming from a long distance to have their expenses The conferences should be their civic schools. paid by the section. Union had been fanning the flame of industrial unrest. They had been teaching Industrial History, and no thoughtful man could read Industrial history and be at rest. They had tried to teach Co-operation, not "à la Marshall, but à la Co-operative "-- and he was not ashamed to confess that he would rather preach discontent than either of the other opposites. He could not make out what Mr. Burn was driving at, and so he left him to the delegates. He had been described as the Jeremiah of the movement. Jeremiah was lifted out of a pit in the end and was listened to, and even now was spoken of as a great prophet. Jeremiah said many things, and one of the things he said was: "It is good for a man that he should bear the yoke in his youth, because he gaineth wisdom and keepeth silent." He did not like what Mr. Penny had said about the need for some one giving a lead. It reminded him of the story Palmerston told: A number of men were seen running, and behind, trying to keep up to them was a stout old person. Some one warned him not to run like that after those men, but he replied: "I must, I am their leader." He did not want one or two to take the lead, he would rather see the crowd rushing than see one man followed by the rest in a straggle. In reply to Mrs. Forrest, he said he had included the Women's Guild among ourselves. His ideal of the Co-operative Union was this: Like a kind mother of all the other unions, she should be at hand to help them in their needs. The trade-unionist won the battles, and the Co-operative Union should be ready to help him to build society. The fighter came home with victory, but there should be some one at home to help him to set the house in order. He welcomed, therefore, the suggestion of Mr. Maxwell. They should be more helpful and generous to trade unions.

### THANKS TO MR. RAE.

Mr. Geo. D. Taylor (Edinburgh, St. Cuthbert's) moved a vote of thanks to Mr. Rae. He said the conference owed a debt of gratitude to him. In his presidential address at Newcastle, Mr. Rae suggested that the Union should be put in the melting pot and reformed. He was still following that idea, and he (Mr. Taylor) suggested that the United Board should take it into considera-

tion that the paper which Mr. Rae had just read should be sent round and discussed at district conferences.

The PRESIDENT replied that it was the intention of the Union to do that. Mr. T. Higson (Stockport) seconded the vote of thanks. He said he was inclined to think that in Mr. Rae they had a strong man in the movement. If they had a dozen Mr. Raes they would not be only co-operators but Socialists as well.

Mr. Rae replied to the vote of thanks. He explained that he had been asked by Mr. Whitehead to say that the suggestion of Mr. Taylor's would be carried out. He said he had been often asked why he laboured in the co-operative movement. Well, he would say that there were two great forces in this world—the struggle for life: the wolf; and the struggle for the life of others: the Christ. He believed that co-operation could be made one of the forces of the latter. That was why he worked in it.

### THE NEW RULES: SUBSCRIPTION TO THE UNION.

The Chairman: The next business is the consideration of the new rules of the Union.

Mr. T. G. Arnold (Woolwich) said he had been asked by the committee representing the societies which had this matter in hand to move the following amendment to the proposed new rules of the Union:—

That every society shall, so long as it continues a member of the Union, make an annual contribution to the funds of the Union, which, in the case of distributive retail societies, shall be at the rate of 11d. in respect to each member, calculated according to the number of members returned by each society in its last annual return to the Chief Registrar of Friendly Societies, subject to the following discounts upon all members above the first 3,000. provided always that in no case shall any contribution be less in amount than the maximum payable under the grade of next lower discount-3,001 to 4,000 members, 15 per cent; 4,001 to 5,000 members, 20 per cent; 5,001 to 7,000 members, 25 per cent; 7,001 to 10,000 members, 30 per cent; 10,001 to 15,000 members, 35 per cent; 15,001 to 20,000 members, 40 per cent; exceeding 20,000 members, 50 per cent. The United Board shall decide the rate or rates of contributions payable upon membership by the various classes of co-operative societies other than distributive retail societies, whether the same be federated, productive, agricultural, or any other form whatsoever, or whether the same be a central organisation composed of other societies or not.

Proceeding, Mr. Arnold said it was needless for him to go over the alterations to the rules of last year. From 1895 until last year the subscription had been at the rate of 2d. per member for the first 1,000 members, and an optional sum after that, provided in no case did the subscription be less than that for 1,000 members. At Congresses held from time to time this question had been

before them, and their leaders had always recognised that there was something in the fact that there should be some difference in the subscriptions for the various societies, that some difference should be made between the large and small societies. They did that for the following reason :- The Co-operative Union was not a union of the individual members composing the societies, but of the societies themselves, and therefore an equal subscription would mean an equal subscription from societies and that, in itself, would be unwise. It was admitted that with the growth of the society the work of the Union on its behalf decreased, and with that decrease should follow a decrease in subscriptions. They said the amendment of twelve months ago was hasty and unwise, and it was adjourned from the Plymouth Congress for discussion, but it was not discussed in full detail until the eve of the Bradford Congress. So far as the societies were concerned, they had not had time for discussion given them, such as was necessary on such an important subject. In this matter he thought they would recognise that the work of the Union was twofold in character. It had to collect and prepare and submit statistics relating to the whole of the movement. It had to look after the interests of the movement generally, and as propagandist and legal adviser it had to foster and nurse the younger societies. In the first of these two classes of work, the work of the Union was only proportionate to the societies as a unit, and not proportionate to societies' membership. But in the more important work of the Union, in the propagation of its principles, the work was considerably increased in the case of the younger and weaker societies. The Union, in many cases, had to provide speakers, hire rooms, and supply literature; to foster the society and advise them in the early stages of their existence. But that work did not exist in the case of the larger societies. In addition, it had to be remembered that the larger societies relieved the Union of a portion of its work by placing their experience at the disposal of the neighbouring and weaker societies. They replied to inquiries and gave advice to the smaller societies. Those responsible for the amendment he was proposing said that to impose a fixed rate per individual membership of each society was not just, was not necessary, and levied a tax upon the larger societies that they could not be expected in any case to bear. (" No, no.") They had had the argument that it was undemocratic to give preferential treatment without any attempt to analyse the case. He denied that, and pointed out that if this tax were imposed upon them there was no duty imposed on large societies to act as they had been doing, but, like the smaller societies, they would be perfectly justified in asking for the same services. At the present time they gave their services to the Union, and this should be taken into account when subscriptions were being considered. They could not recognise numerical strength as a basis for subscription. If they were going to do so there was no reason why the Wholesale should not be charged on every member of the societies which formed the federation. It was not done in the case of the productive societies, and should not be done in the case of a large society which had much the same production as some of the productive societies themselves. Those responsible

for the amendment wanted it carrying primarily to promote unity. There was a deep-seated dissatisfaction on the part of many societies at the change—a change which had only come after forty years' existence of the Union. If the change was persisted in, it would be at the expense of dissatisfaction and ill-feeling. They wanted strength, unity, and a one-mindedness on the part of the whole of the members.

Mr. W. FORBER (Bolton) seconded the amendment moved by Mr. Arnold, and emphasised the point that it was not in any sense whatever a war by the larger societies upon the smaller ones. At the Bradford Congress the smaller societies secured a reduction in their rate of contribution, and that, in the aggregate of every society under 3,000 members, would mean a reduction of £600 per annum So that the small societies, to begin with, had no grievance. and could have no grievance in that way. They proposed no alteration so far as the reduction of the subscriptions of smaller societies was concerned. The amendment should be fully considered and accepted as an extension of what had been the policy and practice of the Co-operative Union for forty years. He liked the expression in the President's address of "peaceful evolution"; that was really the co-operative method they were following on the lines of Neale, Jones, and J. C. Gray. Prior to 1895 contributions were fixed at 2d. per member up to 500; after that it was increased to 2d, per member up to 1,000. Then it was altered to 11d. per member for all societies up to 3,000 members, and after that optional. It was said: Why should they do that? Because they believed that as the membership of a society grew it did not at all increase the cost of the Union with regard to that society-not in the least. How did it work out? They had less than 200 societies, prior to the passing of the rule at Bradford, contributing half the income of the Union, and they had 1,070 or more societies contributing the other half. Would any delegate tell them that it cost the Union as much in time, or money, or service, or work for 200 societies as it would for the other 1,000 societies? delegates to recognise the position. There was widespread disaffection in the The large societies wanted to work unitedly in this matter. Unless it was settled right it would never be settled.

Mr. B. Williams (chairman of the United Board) said it had fallen to his lot to lead the defence on that matter, and he did so in the most whole-hearted manner. He was on that subject a whole-hogger. He was going to deal with only one phase of it, and get right down to the cash basis, and leave the other objects of the question to others who would follow. The mover of the amendment and the writers of the circular had dealt in decimal fractions; any fractions he used would be vulgar fractions, but he would not deal with them in a vulgar manner. Who paid the contributions? It was alleged that the society paid, but it was the individual member who paid. The society was merely the vehicle by which the money was transmitted, and that was a democratic 14d. per member asked from each concerned with the society affiliated to the Union. That was the first requirement. He wanted them to compare the payment of the 14d. per member with the demands expected in

every other democratic organisation. The very lowest contribution paid in any trade union was 3d. per week, and the benefits were not to be compared with those obtained through the co-operative society. There were some unions in which the men had to pay 1s. 6d. to 2s. 6d. per week. If they took a friendly society, payments were often 6d. per week to get the benefits. connection with national insurance, they would have to pay 4d. per week. They were asking 14d. per year, which amounted to one-third of a penny per quarter, or one-fortieth of a penny per week. Those large societies wanted a discount off one-fortieth of a penny per week. If the large societies would consider they would see that was not a fair and noble attitude towards the weaker societies. What would it mean if they gave those discounts? Where did they find those large societies? In the towns where there were large populations and where the wages were high. The small societies were in the agricultural districts, where the wages were low. They were really asking that the agricultural labourer should pay for the Union. Was there any man or woman who would refuse to pay 12d. per year? The people represented by the delegates would be generous to that extent. They were asking from the individual one-third of a penny per quarter. It would be taken out of the dividend. It came as a tax on the profits of the society. The members of the larger societies which earned a larger dividend were in a better position to pay than those of the small societies which only had dividends of 9d. or 1s. in the pound. In conclusion, he asked Congress not to put the tax on the smaller societies.

Mr. S. F. Perry (Stockport) said that the delegates from his society had been instructed to oppose the Woolwich amendment, although by doing so they would suffer the loss of a 30 per cent discount. The main reason why they were opposing it was on account of the ridiculous circular Woolwich had issued on the 4th July. The first point he wanted to bring out was that Woolwich said they dared not bring the matter before their members. ventured to say that if they had there would have been a different tale to tell. One society that put its name on the list afterwards placed the matter before its members, and the members reversed the decision. (Cries of "Name.") Mr. Perry said he could give the name. Another point with Woolwich was that the question had been forced through Congress. Why, there had been plenty of discussion at Bradford and since in respect to it. He criticised the objection raised by Woolwich that amalgamation would not reduce their subscription to the Union, and submitted that when his trade union became affiliated to the Trades Union Congress or the Labour Party they had to pay an affiliation fee of so much per member per year. He also said that with regard to the question of a discount according to membership, there was not a single society whose name was on the Woolwich list that dared apply the principle in their own retail society. They joined an organisation and by combination they gained strength and riches, and they became stronger and richer, and they asked for a discount or a reduction in the cost of benefits form 15 to 50 per cent. It was not a very commendable attitude.

Mr. J. PRYOR (Tavistock) spoke on behalf of the small societies, and urged that there should be no preferential treatment in this matter of subscriptions. All along the large societies had had the privilege of paying less than their fair share towards the management of the Union and the protection of its members. They claimed they did not receive benefits in proportion to their payments, but there was a time when they were small and when they had all the benefits given to small societies. It was, therefore, their bounden duty, now they had succeeded and got on so well, to help in building up the small societies elsewhere. He wanted the Union to be strong financially, either to build a great national society or to protect the societies in the villages and small market towns against the inroads of the monopolists and trusts. The rules of the Union with regard to subscriptions were only altered last year, and he hoped they were not going to tinker with them this year. They were asked not to be in a hurry, but, in his opinion, the question had been before the movement for quite a long time. It was before them months previous to the Plymouth Congress, when, at the instigation of the mover of the present resolution, it was adjourned in order that it might be fully discussed in their societies. He could not understand the meaning of the word if this was haste. He was of opinion that the larger societies could afford to pay the subscription better than small societies, and he had had experience of both. He remembered the discussion on the question of the funds of the Union at the Oxford Congress thirty years ago, when two papers on the subject were read, one by Mr. G. J. Holyoake and the other by Mr. John Allan. Mr. G. J. Holyoake, in the course of his paper, said that the contribution to the Union was so small-it worked out at about 4d. for 62 weeks-that no society should object to paying it. At the present time the societies were only asked to pay on a basis which worked out at \( \frac{1}{4} \)d. for 10\( \frac{1}{2} \) weeks. Would they be justified in reducing the rate? ("No, no.") The trend of the discussion at the Oxford Congress was quite different to what it was to-day. Then there was a desire to help the small societies by paying 2d. per member to the Union, but to-day there seemed to be a desire to look at the question from a purely commercial point of view. Were they going to shirk their responsibilities?

Mr. J. Pollitt (North-Western Section) stated that Mr. Arnold said the United Board had been somewhat hasty in coming to its decision with reference to the question of subscription to the Co-operative Union, but he (Mr. Pollitt) did not think so. Eighteen months prior to the Bradford Congress every society received a circular bearing upon the subject, and were told of the intentions of the United Board and asked to discuss the matter in order that their delegates might be able to give an intelligent vote at Congress. Some societies did so, others did not; and those that did not figured on the amendment which was before them at the moment. He then drew attention to the appeal of the President for a spirit of deep sympathy to prevail throughout the movement, and expressed the opinion that the amendment would take them in the opposite direction. On the previous day

objection was taken to the North-Western Sectional Board offering to send deputations to societies with reference to the question of subscriptions to the Union, and it was stated that this was an endeavour to get behind the societies. They had no such object in view, and all they wanted to do was to give them information and to explain matters.

A DELEGATE: "No; no."

Mr. Pollitt: A gentleman cries "No, no." His society refused to have that explanation, and its delegates have come to Congress with their minds made up. Mr. Pollitt also referred to the circular which had been issued by the large societies, and said it was of a misleading character.

Mr. G. A. Arnold (Southwell) said he represented a small society with four hundred members. How Mr. T. G. Arnold could say the matter had been rushed he failed to see. They objected to societies having preferential treatment, and hoped the delegates would vote against the amendment. The large societies said a lot about a reduction in subscription, but nothing at all about reduction in representation. It was unfair to expect a society with 1,000 members to pay at the same rate as a society with 5,000 members.

Mr. J. Elliott (Barnsley) said he was very sorry to stand before them on a subject which seemed to be so unpopular. The matter was rushed through at the Bradford Congress-("No, no")-and large societies were allowed to say scarcely anything. Again, when they sent a deputation to the United Board they were only permitted ten minutes in which to state their case. He would have to face the members of the Barnsley Society at their next meeting on the question of subscriptions to the Union, and he was afraid the tone of the present Congress would not help him much. societies had been denounced-for what? Mr. Neale would never have argued in the way some of the delegates at the Congress had. They could not drive people, they could only lead them, and it was the duty of those on the platform to help and not to drive. They (the large societies) only asked for fairness. They had always done well for the Union. They had ever been to the fore in their subscriptions to the Union, to the Holyoake House fund, and the Convalescent Homes Associations. The Barnsley Society guaranteed £1,000 to the Defence Fund, and had always paid its calls. They had done their duty on every occasion, and would do it if they could but have fairness.

The discussion at this stage was adjourned until the following morning.





# FINAL SITTING OF CONGRESS.

----<\□▷----

### WEDNESDAY, 29th MAY, 1912.

Congress entered upon its final sitting on Wednesday morning.

The President took the chair promptly at ten o'clock, and asked Mr. W. Bentley (Bolton) to resume the discussion on the question of subscriptions to the Union.

Mr. W. Bentley (Bolton) supported the amendment of the large societies, and urged the delegates to keep the discussion entirely free from personalities. It was a matter which required the very serious consideration of the trading societies which had the subscriptions to pay. He contended that the arguments put forward by Mr. Williams (chairman of the United Board) on the previous day were quite wide of the mark. Mr. Williams said the carrying of the amendment would mean taxing agricultural labourers. What had that got to do with the subject? Again, it was said that small societies would benefit by the Union receiving subscriptions on the proposed increased rate. He asked the delegates to give a single instance when the subscription from the funds of the Union had gone directly to help the finances of small societies. When a small society got into difficulties the Co-operative Union had sanctioned an appeal for assistance to the other societies. societies had responded? Could they answer that question? The big societies. '(A Voice: "And some of the other societies.") Quite true. He was surprised they should be asked to look at the question from a trade union point of view. Individual members of co-operative societies did not get sick

pay, out-of-work pay, and other benefits given by trade unions. He was, therefore, of opinion that they were not entitled to look at it from a trade union point of view. The large societies had all along given their support to the Co-operative Union. It was quite true that it was a question of only  $1\frac{1}{4}$ d., but it was in the aggregate a very large sum to the big societies. Mr. Williams made reference to the multiple shops in the agricultural districts. What nonsense. They were coming into the large towns, and it was the societies in those towns which were feeling the introduction of the multiple shops.

Mr. J. Jackson (Rochdale) said the Rochdale Society was one of those that had given its adhesion to the Woolwich Society's amendment. The committee, therefore, felt it to be their duty that one or two of them should voice their views on the matter. With regard to the general statement of the case, he said he was not going to allude to that part which had been so ably dealt with by Messrs. Arnold and Bentley. Besides, Mr. Arnold would doubtless be equal to the objections in his reply. (The Chairman: Mr. Arnold has no right of reply.) On the previous day Mr. Perry dealt with several points, but notwithstanding his ability he was not going to accept him as a schoolmaster of Messrs. Arnold and Bentley. The committee of the Rochdale Society were asked to receive a deputation from the Sectional Board and they consented, but the visit of the deputation did not lead to any alteration in their views. Then, again, when the deputation of the large societies waited upon the United Board they were only allowed ten minutes in which to state their case, which, in his opinion, was most disrespectful. He thought the platform the day before had been very severe upon them.

Mr. W. Gregory (North-Western Board) made an explanation with regard to the way in which the deputation from the large societies had been received by the United Board. The United Board had on that occasion a considerable amount of business to transact, and had a prior deputation which went to interview them on an important matter. They received the deputation from the large societies as a matter of courtesy. It was true that they were only allowed ten minutes to state their case, but they were also told that whatever arguments they advanced would not be able to influence the United Board, the whole matter being one for Congress itself.

Mr. T. Redfern (North-Western Board) said that so far as the United Board was concerned the matter had been raised before the district committee, the sectional conferences, and Congress itself. Congress had decided that the contribution should be 1¼d. per member, and the Board had nothing to do but carry out the rule. Suppose they had asked Congress to alter their decision of a year before, what would they have looked like? The question was not one between large and small societies, it was simply a question of doing the greatest amount of good for every member of the community. The Board of Trade did not recognise the size of societies, but they did recognise the Co-operative Union as representing two and a half million members. That was the only thing they could do. At Heckmondwike his committee

were opposed to the subscription, but when it went before the members he (the speaker) moved, it was seconded, and carried without a word of dissent. If the committees of large societies would take a similar course it would be carried through. They had only to point out the advantages of the Union. A great deal had been said with regard to big and little societies. What good was the Union doing to the co-operative world? They were doing a great amount of good; they were keeping the movement from the imposition of income tax. They were having tradesmen's and grocery trade conferences, meetings of the Associated Chambers of Commerce, and other bodies all urging the Government to impose income tax on co-operative societies. What did that mean to societies making 3s. in the £ dividend? It meant that every member spending £30 had £4. 10s. back in dividend, so that at 1s. 2d. income tax that was equal to a saving of 5s. 3d. for every member. It would be an easy matter to pay the odd 3d., but all the Union asked for was 1½d. of the amount to enable it to go on doing its work.

Mr. W. H. Flowers (Ashton-under-Lyne), representing one of the societies whose name appeared on the list sent out by societies in favour of the amendment, rose to explain that although Ashton-under-Lyne appeared on the list they, as delegates, were not prepared to vote in favour of the amendment. This matter was brought up in the committee room, and, without mature consideration, they decided to support the amendment, but when the matter was referred to the delegates such decision was challenged. The committee rescinded the resolution and left them to vote as they wished. Now, the delegates from Ashton were supporting the Union on the 14d., because they felt that the amendment was contrary to the principles of the movement. It was contrary to the principles of justice and equity and of the bedrock of the movement—the democratic principle. If they agreed to the 14d, per member they would give to the United Board a power that would make them more useful in the future. These men were elected from their societies, and they were the men in whom they had confidence to carry on the work of the Union. This new rate of contribution would enable the Board to control the spending capacity of the Congress. They had been asking for concentration of effort, and that would enable them to make the Congress of benefit to the societies and the whole movement. Furthermore, it would enable them to hold Congress in the districts where they were required. However much the United Board might have to control the finance they did not control the wills. intellects, and voting power of the movement. The great argument used against the proposed amendment of rule was the selfish individualism at the back of the whole business. Was that the spirit that made the movement and animated the leaders?

Mr. F. Maddison (Blackpool Printers) said his only reason for intervening in that debate was that he took no active part in the official co-operative movement. He had been to the Congress for some years, and it was a great privilege to sit as an unofficial delegate. He had listened to the debate with a good deal of pain. The remarks made by the last speaker as to individual

selfishness ought to be got out of their minds altogether. He did not worship bigness he could assure the Congress, but he was bound to say that from his own knowledge of the co-operative movement if he wanted to find broadmindedness and breadth of outlook he should go to such societies as Leeds, Bolton, and Woolwich. He should find as much regard for the movement as a whole, and humanity in general, in the large as in the small societies. They ought not to approach the subject from the note struck by the previous speaker. He would appeal to his friends of the large societies and ask them to withdraw the motion. With regard to Mr. Arnold, he (the speaker) would say that there could have been nothing more contrary to his general outlook than the speech he had made, and that had been characteristic of all the speeches on that side. The note they had struck, although they had not meant it, was the question of what they got. That was a bad note; it was not good religion nor good business. The note they should sound was not what they could get, but what they had the privilege, the splendid privilege, of giving, The large societies would agree with that, therefore they had not to deal with a lot of selfish Ishmaelites. Their hearts beat as true as did the small societies. It was only that they got on the wrong course. There would have been a case for the big societies if the rule had not been altered so that every delegate would vote according to the membership strength of his society. Although Leeds would have a smaller number of delegates it would have its full voting power. He would appeal to the men from Leeds, Bolton, and Woolwich, who had made a really deep mark upon the lives of their districts, to withdraw the motion as being contrary to the democratic instinct.

There were loud cries of vote at this stage.

The Chairman: Personally, I think the matter has been sufficiently debated. Mr. Arnold has no right, according to the Standing Orders, to reply, but I think we might be a little generous and allow him to say a few words.

Mr. Arnold said he claimed the opportunity to reply not as a privilege, but as a right.

A stormy scene followed, and the feeling of Congress was undoubtedly against Mr. Arnold.

The Chairman asked Mr. Arnold to resume his seat, and a vote was taken by a show of cards. It was declared the Woolwich amendment was lost by an overwhelming majority.

### CONGRESS EXPENSES.

The PRESIDENT: The next item is the amendment to rule regarding Congress expenses.

Mr. J. Penny (Sheffield and Ecclesall) who was called upon to move the aliendment, pointed out that the whole circumstances had changed since Congress opened. His society believed that the official expenses of the annual business meeting of the Union should be defrayed from the national funds, and should not be a charge upon the funds of societies in the district in which

Congress was held. They were disappointed twelve months ago when they were told that the Congress expenses were not covered. His society was strongly inclined to go in with Woolwich and Bolton and the other large societies, but they decided to support the uniform rate of contributions and to send in this amendment in favour of the payment of expenses from the national fund. He wanted Congress to be held in poor districts, and would like, for instance, to see a gathering in Dublin. The Union, however, had said they were prepared to pay a thousand pounds towards the expenses of Congress, and in view of that, if Congress would allow, he would withdraw the proposed amendment.

The PRESIDENT: Is it your feeling that the amendment should be with-

drawn? ("Agreed.")

### MINIMUM WAGE.

Mr. R. Hibberd (Parkstone and Bournemouth) moved the following resolution:—

Seeing that three Co-operative Congresses have endorsed the minimum wage scale for male and female employés, this Congress congratulates the 100 societies which are paying it, and, further, urges that the Co-operative Union should carry on an active campaign on behalf of its own resolutions, through the Education Committee working with the Women's Co-operative Guild, until the minimum wage scale has been adopted for distributive, wholesale, and-productive male and female employés throughout the movement.

Speaking in support of the resolution, Mr. Hibberd said he had added "males" to the original resolution, lest it might be thought that male employés had no desire to ameliorate their conditions. Seeing that three Congresses had endorsed the minimum wage scale for male and female employés he thought the Co-operative Union should carry on an active campaign, on behalf of its own regulations, through the Education Committee working with the Women's Guild, until the scale had been generally adopted. He referred the delegates to Mr. Maxwell's remarks relative to the Labour unrest, and reminded them that the case of the employés had been constantly agitated since Mr. Maxwell brought forward the question at the Bristol Congress. He concluded by arguing that no solution of the labour problem could allow inadequate remuneration of employés, and it was therefore the duty of the Union to take a foremost place in the agitation for the uplifting of labour. The uplifting of labour should be of as great a concern to co-operators as the amount of dividend they got on their purchases. They should have a standard below which wages should not go. The movement had grown since the Bristol Congress, but it had reached a perilous state. It was a question of whether we recognised the complexity of modern conditions; it was a question of whether we should dominate those conditions or allow those conditions to dominate the movement. He found co-operators going to

Bournemouth to recruit their health, but some of them thought the Bournemouth Society not worth joining because it did not pay a 3s. dividend. Their co-operative health apparently required improvement. He appealed to Congress not to revert from previous decisions.

Mr. S. F. Perry (Stockport) seconded the resolution, and dealt with several objections to it. He urged Congress to help to educate public opinion on this matter. The objections were threefold. They were told the societies could not afford the scale because of competition. One of the largest magnates in the country, on being congratulated on the model village he had established, said there was no philanthropy in the matter, because it paid him to treat his workers well. They were told that if they increased the cost of goods by advancing the wages of employés many people would go outside the store to buy their commodities. If that were true there was all the more need for educational effort among the members. Ruskin had told them "that cheapness might be purchased at the price of a man or woman's soul." They ought to affirm that so far as the co-operative movement could. They were not so much concerned about the price of the goods as the conditions under which the articles were made.

Mr. G. Goodenough (Castleford) moved the amendment standing in the name of his society:—

That, in the opinion of this Congress, the time has arrived when the question of the minimum rates of wages to be paid within the co-operative movement should be removed from the region of opinion to the realm of practice, and, following the lines laid down by Parliament in the recent Miners' Minimum Wage Bill, we suggest that district boards should be formed within the various sections or districts of the Co-operative Union to consider and fix such rates as they deem reasonable, having due regard to the varying circumstances of each particular district, society, or department. That the method of selection, mode of constituting, and geographical areas to be covered by such Boards, be a matter for sectional and district conferences to determine on the lines of the following suggestions:--(a) Such boards to consist of equal number of directors and employés' representatives (a certain proportion to be women). (b) The chairman to be mutually agreed upon, or (c) Failing agreement the board to appoint. (d) Term of service of such boards to be three years. (e) Rules and regulations governing procedure to be drawn up by various boards when appointed. (f) The decisions of such boards to be binding for 12 months, then subject to three months' notice on

He said it was an appeal to the intelligence of the movement. If the movement had no intelligence it would be a failure. It was not sent in as an amendment to the Women's Guild resolution, but in the organisation of the business of the Congress it had been so presented. He had fought with the

wild beasts at Ephesus and other places, but he would have hesitated at tackling the Women's Guild. He had no animus against the minimum wage; he had spent many years of his life in advocating it. He had taken part in the miners' agitation, and was prepared to put in the best of his energies in any movement that would go in for a national minimum that would raise the standard in all scales of work. A member of the Women's Guild had said that with regard to the minimum wage they had hitched their wagon to a star. but the star would look different after a time. He hitched his wagon to a star twenty-five years ago, and the star bolted before he got into the wagon. He knew they were wise who profited by their own experience, but they were far wiser who could profit by the experience of others. He put his own experience to the members of the Women's Guild so that they should not commit the same errors as he had committed. There had been different methods of settling the rates of wages, but, as a rule, people would get what they were prepared to fight for. He had been an advocate of arbitration and peace all his life, but sometimes he thought life would not be worth living if they had not an enemy or two to put spice into it. As they looked along the ages they saw different methods of forces; the brute force and the physical force were going, and now brain force was coming along. Brain force required machinery along which to work, and the proposal of his society provided that machinery. The first and greatest difficulty would be the dignity of the different directors of distributive and productive departments. He was convinced that the real danger in the co-operative movement was that it might be killed by its wisdom. He had heard it said that the board of directors should have the first say in what they really thought was reasonable in rates of wages. At various Congresses they had resolutions of condemna tion which, in the eyes of certain people, bracketed co-operators with the worst sweaters in existence. He was not so anxious to find a cure for the evil as to prevent the error arising. The idea that the movement should rise to the occasion and pay certain rates of wages, regardless of the wages in the district, was a benevolent idea, bringing into the democracy the idea of the feudal system. He wanted them to realise the idea that the workman got what he was prepared to fight for. In certain of the garden cities that had been provided by people up in the air, they were producing people who could not stand on their own hind legs. He was not prepared to put the Wholesale employé a few miles away from all the others. They should be careful not to make a privileged class of employés. The Co-operative Wholesale Society ought to be in advance of other movements, but it should be somewhere near in order that the co-operative employes should recognise that they are part of a national movement and be ready to help others. Abraham Lincoln, referring to the troubles between the North and South, had asked if allies could make treaties better than friends could make laws; that idea was true in the co-operative state. Any machinery would fail unless it was operated in a proper spirit. If that spirit did not exist in the co-operative movement they had been false to the ideals of Holvoake and others.

Mr. G. A. Arnold (Southwell) seconded. He knew a society where the agricultural labourers in membership got 13s. a week. How was a society like that to pay a minimum of 24s. per week? The members in such a case would be paying nearly double their own wages. The societies in large towns would also be expected to pay 24s., although the members were receiving 30s. a week. So that the societies paying 25 per cent less than the wages of the members would go on a white list while those in the country which did not pay 50 per cent more than the wages of the members would go on a black list.

Mrs. Wimhurst (Women's Guild) was surprised that a previous speaker should have hitched his wagon to a star, and advised him not to hitch it to a shooting star again. They might be sure that the Women's Co-operative Guild having embarked upon a policy would stick to it. They had stuck to that of the minimum wage through good and ill report and would continue to the end. They had been told much during the Congress of the wealth of the co-operative movement and the Co-operative Wholesale Society. She wanted to know, in the midst of the labour unrest, what they were prepared to do to settle it. They were asked to give a lead, and could take immediate steps. What were they prepared to do? The best lead would be to establish the minimum wage. The true test of the power of the co-operative movement was not in quoting the millions they had made but in the lives of the men and women they were building up. The Castleford amendment was intended to avoid the issue. The subject had been before three Congresses. No fewer than 116 societies had given the principle of the minimum wage. What need, then, to establish district boards? Let them take the minimum as already laid down. The consciences of the members were becoming uneasy and they were asking questions of the management committees as to why they were not putting the minimum wage into operation. She asked the delegates to vote straight on the one question, and not be drawn aside into something which would take years to carry out. They had made progress during the last few years. The old style was for a man to raise himself above his fellows, now they were anxious rather to raise the class-not to get rich, but to make rich. In their enthusiasm for the Pioneers they should not forget the pioneers of to-day. She would say with the poet Lowell :-

"Worshippers of light ancestral, make the present light a crime; Was the Mayflower launched by cowards, steered by men behind their time? Turn those tracks towards past or future that make Plymouth rock sublime. New occasions teach new duties; time makes ancient good uncouth; They must upward still and onward who would keep abreast of truth. Lo! before us gleam her camp-fires, we, ourselves, must pilgrims be, Launch our Mayflower and steer boldly through the desperate winter sea, Nor attempt the future's portal with the past's blood-crested sea."

Mr. F. Jennings (Pendleton) supported the resolution. The resolution did not ask the Congress to adopt the minimum wage, it told them that for three years the Congress had done that. He came there with clean hands

from a society with 850 employés, from amidst all the sweating dens of Manchester, from where all the multiple men were in competition with them. They adopted the minimum wage scale for male and female employés. When they adopted it they were like the delegate when he took his first dip in the sea at Portsmouth—he stood shivering on the brink, but when he got into the water he found it was not so cold after all. His society feared to take that step at first, but it had been to their advantage and to the advantage of the movement.

Mrs. W. R. Blair (City of Liverpool) said her society had instructed her to support the resolution, and she had also to speak on behalf of the Women's Guild. She asked the Congress to carry that resolution in the spirit which prompted the strong to help the weak. She had been proud to show that committee-nen who were themselves getting poor wages had been willing to pay better wages to their employés. The movement did not want the rates of wages paid to co-operative employés to be governed by the rates prevailing in low districts. The co-operative movement had been of considerable assistance to the workers in bringing about the Shops Act. The workers also need the support of the co-operative movement in securing the recognition of the minimum rate, and she would remind the delegates that the boast of the movement was that it paid good wages and gave good conditions. The resolution asked them to put the influence of the Congress into operation, so that they would not go back upon the resolutions they had adopted at three Congresses.

Mr. J. W. A. RYAN (Parkstone and Bournemouth) asked what the movement was out for. He said it was to better the conditions of the lives of the people. If that was so, then it was imperative they should put their own house in order first by paying adequate remuneration to their employés. He wanted the co-operative movement to be an example to the commercial world. The outside world was looking to the co-operative movement; it wanted to see what the movement was doing in the way of putting its principles into practice. It had been stated that circumstances in agricultural districts were such that it was impossible to pay the minimum wage. He disputed that; where there was a will there was a way. Oh! he was talking from experience, as he came from an agricultural district wherein the conditions of life for many people were a disgrace to the English race. If they could establish a minimum wage for employés why could it not be done in other districts? They were out to do justice and not to be generous, as Mr. Goodenough implied. He also contended that the payment of the minimum wage would lead to better service on the part of employés. It was no use saying outside firms paid such and such a wage, because it was their duty to set an example.

A Delegate moved "That the question be now put." The resolution was seconded.

Mr. Thorpe: It is quite evident that the Congress is prepared to take a vote. You that are in favour? The Castleford amendment is lost.

Mr. Goodenough claimed a recount.

The Chairman acceded to the request, and then announced that the Castleford amendment was defeated and the Parkstone resolution was carried.

### RISE IN PRICES OF COMMODITIES.

Mr. A. McMillan (Pollokshaws) moved the following resolution:---

That this Congress, recognising that the recent rise in prices unaccompanied by a proportionate rise in wages tends to foster the growth of the multiple shop system to the detriment of the future growth of co-operation, decides to give authority to the Co-operative Union to appoint a committee of inquiry to investigate the causes favourable to the multiple system, and the steps that ought to be adopted by the co-operative movement to enable it to expand without interruption.

He said he did not think it was necessary to apologise for bringing such a resolution before Congress. That was his first experience of Congress, and the responsibility of having to move the resolution had practically spoilt the Congress for him. At the Scottish National Conference last year, held at Perth, a paper was read by an esteemed buyer of the Scottish Wholesale Society on the multiple shops, and later in the year a paper was read at a local conference by one of their esteemed members, Mr. John Maclean, on the rise in prices and co-operation. As a result of the matter being fully discussed at the Perth Conference he was pleased to be able to state that the Scottish Defence Association had taken up the matter of the multiple shop system in a very able manner. Pamphlets were sent out to societies requesting information, and as a proof of apathy he regretted to say a number failed to send in replies. He was sure the Defence Association would not object to him reading an extract from their report, which was to be submitted to a meeting of the members on the Saturday of that week. The report was published in the Co-operative News, and was most interesting reading: -"It is estimated," the report stated, "on what are considered reliable sources, that there are about one million shops of various descriptions in the United Kingdom; that 70,000 of these shops belong to joint-stock companies, and 5,000 to co-operative The day might come when co-operators, instead of raising dividends, might be called upon to make some sacrifices in order to maintain the principles of co-operation. He had pleasure in moving the resolution, and hoped the delegates would pass it unanimously.

Mr. A. Young (East of Scotland District), who seconded the resolution, said it would be admitted that there had been a rise in prices. Many theories had been put forward to account for this—the large output of gold, the influx of silver, and the expansion of the eastern nations. China and Japan were coming close upon us and were demanding the same civilisation as ourselves. The Chinaman had dispensed with the pig-tail, and had adopted the tall hat, the result was that the trade in tall hats had gone up and very much better prices were being got for them. The amount of luxury allowed to certain people, the demand for motor cars, steam yachts, and shooting lodges

was so great that people had not time to make bread and butter for the working classes. Mr. Goodenough had told them of the rat in the sewer; the multiple shop was the rat and the sewer was the present society. The State, however, had made it possible for co-operators to live; the industrial laws, the Factory Acts, and the rest had made it possible for the workman to claim some rights even from employers. It would become co-operators if they would so mould the law as to make conditions in which the multiple shops could not live.

The resolution was adopted nem. con.

### ELECTION OF AUDITOR.

The next business was the election of auditor. Mr. Thos. Wood was the only nominee, and was declared elected.

### NEXT CONGRESS.

Mr. G. Bisset (Aberdeen) extended an invitation to the Congress to meet next year in Aberdeen. Aberdeen, he said, was one of the most beautiful cities in the whole of the United Kingdom. It was the "silver city by the sea." Its motto, "Bon Accord," meant "Happy to meet, sorry to part; happy to meet again," and he hoped the delegates would be willing to repeat that within a year hence. They had heard a good deal about competition in business at the Congress, Aberdeen would teach them how to solve that. It was an admitted fact that Jews could not live in Aberdeen. It was reported that in the enumeration of the recent census papers a Jew was resident in the city, but when he was interviewed on the subject he stated that he had no intention of staying there, he had only gone to learn his business. He proposed that the Congress should be held there.

Mr. J. Kerr (Aberdeen) seconded Mr. Bisset's proposal. He referred to Aberdeen's famons University and its two colleges, to the city's important fishing industry, to its granite industry, its mining, its active educational agencies, to the proximity of the city to the royal residence of Balmoral, and to the beautiful banks of the Dee as some of the attractions which their city

afforded.

The invitation was accepted.

### CONGRESS OF 1914—INVITATION FROM IRELAND.

Mr. A. Whitehead (General Secretary) asked if Congress was willing that the assembly of 1914 should be in Ireland. The Irish had not yet had a Congress.

Mr. A. Mann (Leicester) wanted to know if that meant that the Midland Section would lose its turn or whether it would simply be postponed for one

year.

Mr. WHITEHEAD said that Ireland had never got into the rota, and the suggestion was that the Congress of 1914 should be a special one. It was not intended at the present moment that it should go there every eighth year.

The Midland Section would have the Congress in 1915, if it was agreed that it should be held in Ireland in 1914.

This was unanimously agreed to.

#### GENERAL VOTE OF THANKS.

Mr. Openshaw said that Congress was practically over, and nothing remained but to pass the usual votes of thanks.

Mrs. W. R. Blair (City of Liverpool) proposed an omnibus resolution:—
That this Congress expresses its hearty and sincere appreciation to the

Mayor of Portsmouth for his warm reception of the delegates, and thanks those gentlemen who took part in the opening of the Exhibition and the various services on Sunday. It further records its deep obligation to the Reception Committee for the successful manner in which they have catered for the delegates' comfort, and to all other persons who have contributed to the entertainment of the delegates at the various meetings which have been held. To the Press thanks are also due for their impartial reports of the Congress proceedings.

In connection with the press, she singled out the *Co-operative News* for special thanks, and said everybody had been perfectly satisfied with the proceedings. They had had a business Congress, and everything had been well arranged. Everything that could possibly be done for the comfort of the delegates had been done, and though the hall had not been a good sounding one, she thought the delegates themselves had been very much to blame. Some had yet to learn to keep quiet whilst others were speaking.

The resolution was seconded by several delegates in the hall and carried unanimously.

#### CHAIRMAN AND DEPUTY.

Mr. T. Brodrick (Co-operative Wholesale Society) had pleasure in proposing that the sincere thanks of the delegates should be accorded to the chairman and the deputy chairman for the admirable and genial manner in which they had presided over the deliberations of Congress. He had known Mr. Openshaw for forty years, and during that time they had worked almost side by side in perfect concord and good fellowship. He, therefore, thought that there was hardly any person in that Congress better qualified to attest the good qualities of their chairman than himself. At the time he learned that Mr. Openshaw had been selected for that high position and honour he felt that he would not only do justice to himself but that he would do credit to the movement in which he was engaged. After the way in which he had acquitted himself in the presidential chair, he (the speaker) need hardly say any more to recommend the vote as highly deserved. He had certainly laboured under one disadvantage with regard to his voice, which was not so strong as that of certain delegates and could not be heard above them, but what was lacking in force was made up in the quality and matter he gave. The paper he submitted to the Congress was of an exceptional character, and

no better thanks would be desired by Mr. Openshaw than to find in time that the delegates had taken hold of the points and carried them into practice. As to the deputy-chairman, he had not known him so long as the chairman, but he had known him for a considerable time, and during that time he had formed a very high appreciation of his qualities and recognised the many good works he was engaged in throughout the country, all of them calculated to assist in elevating his fellow-workers.

Mr. B. Williams (chairman of the United Board) seconded the vote of thanks with the heartiest feelings of which he was capable, and had pleasure in presenting to the Chairman and Mr. Thorpe copies of "Industrial Co-operation." In co-operative matters neither had very much to learn. They would certainly find in the book everything they wanted to know, and, in presenting the volumes, he was certain the recipients would carry the warmest congratulations of the delegates as well as their warmest esteem.

Mr. J. Shillito (chairman, Co-operative Wholesale Society) said the closing hour of Congress was unique in many ways. Grand harmony had prevailed and the proceedings were drawing to a close in a magnificent form. Observations had been made with reference to their two friends and their work. His (the speaker's) predecessor in the chair of the Wholesale Society, Mr. Mitchell, used to have to present co-operative volumes to statemen, noblemen, professors, and others who presided in the chair. He described the contents of the books and urged them to study them. During recent years the trend had been to put in the chair persons more closely connected with the movement. He need not for a moment describe the contents of the book; the two gentlemen were both familiar with them. At Bradford Mr. Thorpe laboured under great disadvantages, and the delegates were glad to see he was so well again.

Mr. W. Openshaw, who was received with musical honours, said he was sure the delegates would guite understand him when he said the present moment was the proudest and happiest of his life. He knew no two men whom he could have wished to speak to such a vote as his old friend Mr. Brodrick and his dear and venerable friend Mr. Shillito. For his happiness in the first place of his co-operative career Mr. Brodrick was largely responsible. They both entered the co-operative service within two or three months of each other, and for a considerable time they were bosom friends and companions. That friendship had lasted right through the intervening forty years. It was one of the proudest possessions in life when man or woman could look back on a friendship like that, that showed no signs of diminishing. From the bottom of his heart he said, "May God bless my old friends Mr. Brodrick and Mr. Shillito." He thanked all very very much for their very great kindness. He came quite a novice as chairman. He had never presided over anything of that kind before. He knew he should have the cordial help of the officials of the Union, and he knew, too, that he could rely absolutely on the good feeling and help of the delegates at Portsmouth. He was pleased that, though he had not given perfect satisfaction, they were,

generally speaking, fairly well satisfied with what he had done. He thanked them for so thoroughly upholding the authority of the chair, and expressed the hope that the remainder of their visit would be pleasant to all and that they would return home safely all the better for the Congress of 1912.

Mr. G. Thorpe thanked the speakers for the kindly way in which they had referred to himself. He was always delighted to meet Mr. Brodrick, in whom the co-operative movement had a philosopher and guide and also a friend. Last year he (the speaker) laboured as president of Congress under great disadvantages, but he found co-operative audiences, whether in Congress or elsewhere, intelligent and sympathetic. They had displayed those qualities at Bradford and at Portsmouth. He had read the book presented already, but he would treasure it as a piece of goodwill coming from the co-operative movement. He took it as a trophy of goodwill and peace represented by the Congress not only in this country, but throughout the whole world. He hoped they would go home and arrive safely and well in kind remembrances of what they had enjoyed.

Mr. F. J. Frankling (president of the Portsea Island Co-operative Society) was glad their efforts had given satisfaction. They had done their best to please and were glad that the clerk of the weather had entered into

the Congress week in a thoroughly co-operative spirit.

Then the great audience rose, and, led by Mr. Wm. Maxwell, the delegates joined in singing "Auld Lang Syne" and filed out from the Congress Hall with pleasant memories to be renewed at the other end of the kingdom a year hence.





# APPENDIX.

# MEETINGS AND EVENTS CONNECTED WITH CONGRESS.

# PUBLIC MEETING AND CONCERT.

++++++++

SATURDAY, 25TH MAY, 1912.

A concert was given in the Town Hall on the Saturday evening, and for this the reception committee had arranged an excellent programme. The musical items were rendered by the senior and junior choirs attached to the Portsea Island Society, Miss B. Stubbs, Mr. F. W. Harvey, and Mr. R. Fisher. The conductors of the choir were Messrs. C. Weeden and G. Adams, and the accompanists Miss A. Couzens and Mr. H. Triggs. Mr. B. Williams (chairman of the United Board) presided, and with him on the platform were Mr. James Deans (Glasgow, secretary of the Scottish Section) and officials of the Portsea Island Society. There was a large attendance of delegates and local co-operators, and they thoroughly enjoyed the music and speeches.

The CHAIRMAN, in the course of a few remarks, referred to "the stupendous magnitude of our great co-operative movement." It was, he said, without doubt the greatest working-class movement the world had ever seen. It had done great things for the people of this country and would do great things for the people of the world when they learned "our lesson." He asked them to consider the power they had in their hands,

if they would only concentrate it. There was nothing in the country which could resist it. Let them be united and they could even take over the means of production. He also referred to the Wholesale Society, which was the greatest working-class organisation in the world, and to its progress, which was wonderful.

#### ADDRESS BY MR. DEANS.

Mr. Deans was the speaker for the evening and he delivered an address which was in every way acceptable to the audience. He referred to the early days of Congress, and mentioned the fact that at such gatherings they used to hear the voices of G. J. Holvoake, Edward Vansittart Neale, Thomas Hughes, E. O. Greening, and others. Many of those noble men had joined the majority, but every one had made his mark deep and broad upon the fabric of co-operation, which would remain as long as the movement existed, eloquently testifying to the manner in which they had served its highest and noblest interests. The co-operative movement was small and insignificant in those days, but with the aid of the men to whom he had referred, it had spread so extensively as to practically cover the whole world in one form or another. It was the greatest social movement of either modern or ancient times; and when they had linked up the democracies of Europe through the spirit of co-operation the day of Dreadnoughts would soon be ended, and the Chancellor of the Exchequer would be able to spend the money now devoted to armaments upon improving and ennobling the lives of the masses of the people. He thought they would admit they were living in strange and eventful times—times so strange and eventful as to be without precedent in this or any other nation, and productive of great and rapid changes in the industrial and social conditions of the people. During the last three or four years the country from end to end had been ringing with oratory and flooded with literature proclaiming and explaining schemes for the uplifting of the people-old-age pensions, labour exchanges, and national insurance. These schemes were comparatively new and untried, but the co-operative movement had stood the test of time for the last twenty years, and had maintained its position against every form of competition and opposition, and was more powerful and more aggressive than in any former period of its history. It had brought old-age pensions to its members; it had enabled them to insure against sickness; and through its purchasing power it had enabled them to make provision against unemployment; and when the working class realised the benefits of productive co-operation, there would not be any great need for labour exchanges or organisations of that kind. If it were possible to enumerate the benefits which co-operation had showered upon the working classes in times of stress and trouble, it would be one of the greatest histories which the world had ever seen. Co-operation had a message of hope for the workers, who by taking advantage of the movement would be able to drive the wolf from the door and make its bark sink into absolute silence in the distance. No

movement had done so much for the working classes as the co-operative movement. During recent years he had been told by men in the movement that sooner or later everything would come into the hands of the State or the municipality, or both. He did not know how much of that was true, but he believed that in any case co-operation would play its part. In the past and in the present there was too much of "mine" and "thine" and too little of "ours," but he knew of no movement that had done so much to substitute "ours" as had the co-operative movement. He did not agree with those who sneered at the ability of the working classes. He said he considered the two Wholesale Societies were by far the finest monument that had ever been reared to the intelligence, enterprise, and thrift of the working classes. He desired to appeal to every co-operator present to support them loyally and unreservedly, so that they might extend co-operation, particularly in production. He believed that the great labour unrest had arisen from the fact that working men thought they did not get enough of the profits of production; no permanent settlement would come without the application of co-operation to the conditions of life. The success of the two Wholesale Societies proved that the working classes were equal to any other section of the community as business organisers. He believed co-operation had its limits, as everything else had, but they were a long way from reaching those limits. However, he hoped that the Congress and its accompanying meetings would tend to stimulate working men and women to put increased vigour into their societies and thus push forward the mission of teaching people the great principles of mutual self-help, thrift, self-reliance, and social enterprise.

# SUNDAY SERVICE.

The usual Sunday service in connection with the Congress gathering was held in the Town Hall. In spite of the delightful weather, which one naturally thought would considerably affect the attendance, there was a splendid audience to welcome Mr. Lander when he took the chair. Supporting him were Messrs. F. J. Frankling, A. Deans, J. H. Mihell, G. N. Barnes, M.P., J. L. Welch, Mrs. Blair, Mrs. Wimhurst, and Miss Allen. Musical items were rendered by the junior choir of the Portsea Island Society.

In his opening remarks, Mr. Lander said he liked to see Sunday spent in the good, old-fashioned way. He had for long been connected with the Brotherhood movement, and thought it one of the grandest signs of the time. He thought that municipal buildings should be used on the Sabbath in a popular way for the elevation of the masses. They were met under ideal weather conditions, and the sunshine and fragrance of flowers only made him

anxious that they should do their best to permeate the lives of the people with the sunshine and happiness which they saw around. At the bottom of all efforts in connection with this work was that force which might be called the spirit of the home life of the Master. Without the spirit of Christ in the world there could not be true progress. Continuing, he said he wanted all kindred organisations to our own—trade-unionism, educational bodies, friendly societies—to draw closer together, and, in his opinion, it would have to come.

One of the principal speakers was Mrs. Blair (president of the Women's Guild). In her remarks, she said they were just on the eve of Congress. To-morrow delegates would be wrangling over little things, but they must not forget these small matters made the big things. Continuing, Mrs. Blair said that they should not consider co-operation merely as a commercial undertaking whereby people made their weekly wages go a little further; they must use co-operation more as a lever for improving the conditions and uplifting the lives of the people. Sufficient proof had been given by the movement that people could handle business undertakings successfully. They must also show that there was no department of industry which they could not handle with equal success. During the labour troubles of the last twelve months the working class had shown by their patience and peacefulness that they could control grave crises with absolute safety. Was it not time, therefore, that in relation to all production the people said to the country, "Let us do these things for ourselves"? She hoped that co-operators would, during the subsequent sitting of Congress, show their attitude to the labour troubles of the last twelve months and emphasise the right of a national minimum wage. A few years ago it needed some courage to acknowledge being a co-operator, but that was not so now. Still, all co-operators should be prepared to agree with the principles of the movement and practise them in their daily lives. The co-operative movement ought to put into practice all the preaching of the past, and to use its size and strength towards taking over the food supply of the country. If this had been done during the recent labour troubles the strike would not have lasted so long and workers would have seen what an effectual movement ours was.

Mr. G. N. Barnes, M.P., was the other speaker. He said that probably there were present those who considered co-operation as only an improved system of retail trade. Co-operation, however, was a new ideal of life. It was not merely an economical question, but one of ethics, which had to do with the homes, factory, and, ultimately, with the State. Co-operation was meant to give justice and equality in place of the system now prevailing, in which the great-mass of people were denied existence. Poverty haunted men and women from the cradle to the grave, and prevented their giving free expression to the finer feelings of life. In his opinion, the co-operative movement was destined to free people from this poverty and pave the way for a nobler life. That was why the advocacy of co-operation was to many a religious duty. It was true that there were a number of critics who said

co-operators hunted dividends with more zeal than they paid minimum wages. The answer should be, "Come in and help to make us better. The movement is a democratic one, and you will be as good as any one else." It should be remembered that it was the worker for whom the co-operative movement was formed, and co-operators should take a definite stand upon a schedule of wages below which no man should be required to work; one sufficient to cover not only the decencies of life, but also to allow some few comforts. In his opinion, co-operation was the only solution to the labour difficulties.

# CO-OPERATIVE STUDENTS' FELLOWSHIP.

SUNDAY EVENING, 26TH MAY, 1912.

The Fellowship reunion has now become a permanent feature of Congress, and the third of the series was held at Portsmouth on Whit-Sunday. Well over one hundred Fellowship members and friends accepted the invitation of the Portsea Island Society's Educational Committee, on whose behalf a welcome was extended by Mr. J. L. Welch (secretary). In the chair was Mr. Watkins (co-secretary of the Fellowship), who said that, in his opinion, the Fellowship meeting at Congress was likely to continue.

Greetings were read from the Bradford sub-district, and apologies were made on behalf of Mr. Berry (London), who was to have been the speaker for the afternoon.

Mr. ZIMMERN, at the outset of his remarks, said he had a particular pleasure at meeting the Fellowship. He had sat by the cradle of the Fellow-. ship at its birth. Proceeding, he said, in his opinion, education was frequently misrepresented. Schoolmasters were not necessarily educated. They perhaps had a lot to do with classes and books, but that did not mean education. It should not be taken as a sort of light refreshment, to be partaken after the main business of life was ended each day. education mean mere cramming; if so, what was the use of having printed books, which were really prepared for reference, and to dispense with having to store the mind with a lot of unnecessary information. There were, in his opinion, four essential qualities in true education: (1) It was an original thing; it did not touch one just on the surface, but bit right into people. (2) Education made one powerful. The educated mind was not a storehouse, but was a weapon which worked with precision and helped enormously in argument, whilst uneducated people in arguing often quarrelled. Education was also infectious; it was a difficult thing to secure education by oneself; on the other hand, a truly educated man desired to spread amongst his fellows the knowledge he had gained. "Learned people," Mr. Zimmern said, "had always congregated together," and he was pleased on learning that

it was the intention of the Fellowship to press forward the claims of the movement for a co-operators' college. (4) Education was also rejuvenating; it was a wrong idea to associate learning with elderly people, the two were antagonistic, and education, in his opinion, was the only thing to keep people young. He hoped that the Fellowship would keep young in spirit, although it might grow old in years.

A vote of thanks was passed to the Portsea Island Society's Educational Committee and to the speaker.

# EDUCATIONAL SESSION AT CONGRESS.

TUESDAY EVENING, 28TH MAY, 1912.

The Committee on Education held their usual public meeting on Tuesday evening, and in the absence of Mr. Rae (chairman of the committee), Mr. E. Booth (member of the committee) presided. There were also on the platform Mr. C. E. Wood (secretary), members of the committee, Mr. R. H. Tawney, M.A., and Mr. A. Mansbridge (secretary of the Workers' Educational Association). The attendance was, if anything, on the small side, and mainly consisted of local co-operators and their friends.

#### CHAIRMAN'S REMARKS.

The Chairman said he was sure they all regretted the absence of Mr. Rae, the esteemed chairman of their Education Committee. Duty had, however, called him away, and much to his sorrow he was bound to return home previous to that meeting. Proceeding, he said it gave the committee much pleasure to meet again those who had been pressing forward the cause of education during the past twelve months. They had committed to them, as educationalists, a great responsibility and a great duty, and it would take all their time and strength to prosecute that duty to its fullest extent. He concluded by expressing the hope that the meeting would be a successful one, and that it would be the means of inspiring them for future effort in the noble work to which they had put their hands.

Mr. R. H. Tawney, M.A., said: I am glad to have this opportunity of addressing you, though in view of the distinguished persons who have spoken at these meetings, and of the high educational tradition of the co-operative movement, I do so with considerable trepidation, a trepidation which is in no way lessened by the all too kind remarks of our chairman. I need not apologise for choosing as my subject, "Education and Social Progress," for to all really great education movements, and to the co-operative movement in particular, education has always meant not simply the accumulation of knowledge, or the perfecting of the individual through intellectual discipline—

both great ends—but the uplifting of society through the inspiration of a common ideal. When, therefore, I link education and social progress together I am all in the faith and tradition of the co-operative movement. That movement, or perhaps I should say the better mind of that movement, has always realised that its economic organisation is only the foundation, not the completion, of its work. It has always regarded education not simply as a road to personal success, but as a means of uplifting the whole community—a great effort which is, in the highest sense of the word, co-operative.

But what are our conceptions of the needs of education to-day, and what is our ideal of the contribution which it may make to the society of the future? If we cast our eyes back over the last ten years, we find that there is hardly a single aspect of our educational system, from elementary school to University, which has gone without criticism. When our elementary school system was first coming into existence many people regarded it as a rather inefficient kind of factory, in which teachers were expected, out of the raw material of children's brains, to produce some sort of manufactured article. But while we are all, as citizens, responsible for the conditions which stunt the lives of thousands of children in the elementary schools, you co-operators have the special responsibility of acting as pioneers in building up those parts of higher education which the State has left almost untouched, and of thus removing what is undoubtedly one of the greatest evils of English education to-day, the restriction to a privileged few of the opportunities for advanced study which should be open to all. Let me try to say what ideas should, I think, inspire you in that work.

It seems to me that the idea which lies at the root of the democratic movement of our day is the sacredness of human personality, and the right of every human being to be regarded as an end in himself, not as a means to some end for which other people desire to use him. essence of slavery consists in the fact that under it men are treated not as men, but as productive tools, and the gravest indictment which can be brought against the industrial arrangements of modern society is the same. It is that too many of those who depend upon them do not labour for the joy of labour or for objects which they themselves choose freely because they regard them as good, but are employed as cogs in a great machine which uses human lives as the raw stuff out of which to fashion material wealth. You may veil your social arrangements by what decent draperies you please; you may abandon serfdom and forced services for wage labour and freedom of contract, but wherever one human being is used as the instrument of another, whether compulsion be imposed by the law or by fear of starvation, there, in fact though not in form, you have what is essentially the bitter core of serfdom. I need not labour this point, for it was discovered long age by co-operators.

In the first place, then, co-operators must stand for the kind of education which is needed in order to make free men and women; and, in the second place, they must stand for the abolition of privilege in education as the best guarantee of the abolition of privilege in social life. I should like to put it

to you as strongly as I can that one of the main causes which in all countries impedes the advance towards democratic government-by which I mean a government in which all types of experience are represented, and from which all classes receive intelligent consideration—is the virtual monopoly of higher education by an extremely small class. The monopoly of education is, in fact, the buttress by which all other monopolies are protected. Men are really governed by ideas, and those who possess power are those who manufacture ideas and put them in circulation. That is a secret with which the governing classes have long been familiar. Those of you who have glanced at the syllabuses and programmes of the two great societies which in the early 19th century laid the foundation of our system of elementary education will remember that a common statement of their aims is that they are providing a kind of education which "shall render the labouring poor submissive and humble in their lot." I remember a friend telling me a story which illustrates excellently the sort of way in which education was used in the earlier part of the 19th century to inculcate respect for the established social system. relative of his-a sort of female squire and parson rolled into one-was in the habit of teaching the children of the village which she governed a catechism of her own composition. One of the questions was, "What are laws?" and the answer which those unhappy children had to make was, "Laws are wise institutions to preserve the rich in their possessions, and to restrain the vicious poor." Now, there are a good many laws of which this is perhaps not a bad definition. But it is not exactly the conception of law which we wish our children to imbibe. This process of forming opinion does not go on quite so crudely or openly to-day, but it goes on none the less. We are told that we are governed by public opinion, but, as we all know, the public often has not got an opinion. It takes the opinions presented to it, and the opinions which are presented to it are usually the opinions of the limited class which receives a University education and controls the press. I do not mean that there is necessarily any deliberate and conscious misrepresentation; my meaning is that, in studying history and economics, what people find is often what they look for, and what they look for depends upon their experience.

What is the remedy for this state of things? It is certainly not, as some people seem to suppose, to take all the views which you dislike and turn them upside down; nor is it to take the views which happen to please you and label them "working-class history" or "working-class economics." It is to see that all types of experience are represented in your educational institutions, and thus to create a body of opinion which does justice to the sufferings and interests of all classes in the community. It is to ensure that those who are capable of expressing points of view which have hitherto been neglected shall have a fair chance of the education which is needed in order that they may do so. It is, in short, to democratise the institutions by which knowledge is created, ideas are diffused, and the tone which public opinion will follow is set. It has been said that "no class is good enough to govern another," and I would add that no class is wise enough to do its thinking for another.

Therefore, you must not leave the Universities alone, for that policy is, I am afraid, exactly what some elements within the Universities would desire. You must insist that they shall be freely accessible to every section of the community.

In the third place, you co-opeartors stand, and must stand, for the union of the working life of the world with its spiritual life. The great problem of our day is to ennoble industry by so arranging it that every man may feel that his work, however humble, is dignified by the fact that he is a free man giving freely to the needs of society, and to humanise culture by making those who teach and study feel that education is not something which separates them from their fellows, but that they, too, are the brothers of those who labour in forge and factory and mine. Once a year it is my duty to leave Manchester to spend two or three months in Oxford, and as one walks among the lilacs and laburnums of that beautiful city, where the chief industries are the printing of books which few people read, and the manufacture of clothes too elegant for even an undergraduate to wear, one's mind naturally travels north, from Oxford to the furnaces of the black country, and beyond the black country to the pot banks of Staffordshire, and beyond Staffordshire to the humming cotton mills of Lancashire, and beyond Lancashire to where men hew coal in the pits of Northumberland, and beyond Northumberland to where they hammer rivets on the Clyde; and one wonders what is the ultimate value of an industrial system in which those who toil receive little joy from their labour, and of a culture from which the majority of one's countrymen are excluded. It is for you to overcome that fatal divorce. In the past education has too often been the great separator; it is for you to see that in the future it is the great uniter. You co-operators have always held that education is not simply one among your many other activities, but that it is the goal at which you specially aim, and if you are to bring into existence that great co-operative society of which your existing societies are only miniatures, you must give as much attention to education as you do to your economic activities.

Are you doing that now? I have a great admiration for the co-operative movement, but if I were asked to answer that question upon oath I am afraid that I should have to answer it in the negative. You have at the present time an opportunity of forcing a public inquiry into the whole subject of University education, and I hope you will take advantage of it, lest it should not return. A hundred years ago it was commonly said that the mass of the people did not need any education at all. Fifty years ago it was thought sufficient to teach the children of the workers up to the age of ten. Twenty years ago we were told that it was enough if they stayed at school till twelve or thirteen. But you have won your way into elementary, secondary, and technical education, and it is time that you turned your attention to the Universities. You ought to insist that the financial obstacles which bar access to some of them are removed, both by a really adequate scholarship system for students of small means and by reducing the cost of education.

You ought to insist that an inquiry shall be made into the whole subject of educational endowments and finance. You ought to insist that the public shall be represented on the governing bodies of Universities; and, while pressing for these (and other) reforms, there is much that you yourselves can do. You can establish or aid other organisations in establishing classes; you can hold conferences on educational subjects by which public opinion may be formed; you can establish scholarships by means of which promising students may obtain two or three years' leisure for study, not with the object of achieving personal advancement, but that they may return to place their knowledge at the service of their fellows. I hope that co-operators will take up these tasks, not in the future, but now, and that you will not rest until you have made higher and university education easily accessible to every class in the community.

Mr. Mansbridge said the speech of Mr. Tawney must inspire all who heard it, and he also referred to the speech delivered by Arnold Toynbee at a Co-operative Congress thirty years ago. Whatever we thought of Oxford we must be grateful for some of the men it had given them. Toynbee's address was still being printed and published, and he hoped every delegate present would ask his society to get it for him. Toynbee said in that address: "If co-operators are to arrive at a correct solution of the social problems which are every day becoming more grave, and if working men are to exercise rightly the unparalleled powers of which they are possessed, they must receive a social and political education such as no other institutions have offered and which co-operative societies are bound to provide; but not only are co-operators to provide social and political education, they are to see that in the future the educational institutions of the country provide unbiassed social and political education." That was the new note. We, to-day, feel the labour unrest. The problems of Toynbee's day were small compared with those that rush upon us every morning. If he were to say that this was due to the lack of education, some would correct him and say it was due not to the lack of education of working people, but the lack of education of employers. He thought we should not speak of the employers, because we have our own sins to bear and they are many. If people were not educated in segregation as they are there would be some chance of mutual understanding, and with mutual understanding a great deal of the present bitterness would pass away, and antagonisms would be lost. We ought to do away with the principle of one school for the rich and one for the poor. If the rich could be got into the schools with the poor they would be a lot better; we would not then have the large classes we have, nor would we have inadequate instruction. We would not have the worldly wisdom of the charitable people who say: If you help the people you degrade them. These people never seem to think that those who go to Harrow and Eton and Rugby and other high educational establishments are charity students. How can co-operators help to change the present conditions? Co-operators, even if individually poor, are rich in their societies. The Congress report shows how much money the

societies voted for education, £100,000—it was only £58 short of that. If co-operators had had as much wisdom as money they would have had the educational system of the country topsy-turvy before now. The Co-operative Union had done wonderful work since the Peterborough Congress, since Mr Wood took over the reins and since Mr. Rae came into the movement; but could co-operators not see how ridiculous things were—the Co-operative Union Central Education Committee having only £712, while the movement had The Central Committee was starved, £100,000 to spend on education. although it did not look it. Were co-operators not ashamed of the starvation in which the Central Committee lived? Toynbee warned us thirty years ago that material comfort might diminish spiritual energy, and co-operators to-day ought to breathe the spirit of awakening into the dry bones of that £100,000 and ought to give of their material increase in the future to help the work Proceeding, he said they had got in the co-operative of the movement. movement children's classes, through which they had enrolled about twelve thousand students. They also had in connection with the movement tutorial classes and scholarships. They were, as he said, taking twelve thousand children into their classes and unless they found places for them in the larger educational activities of the movement they were going in the long run to do the children more harm than good, because they disillusionise them. Miss Margaret McMillan at a similar meeting last year referred to the need for a co-operative college. Yes, they had been talking about that college for twelve years or more. Co-operative colleges cost money, but they were the colleges to get enthusiastic about. He was afraid, however, when it came to paying for the first brick the necessary funds would not be forthcoming very readily. They could have a college to-morrow if they were sincere about the matter. They could take their classes and centre them at Holyoake House. Mansbridge concluded by appealing to co-operators to take a greater interest in the cause of education.

Mr. W. Clayton (secretary, Northern Section) proposed a vote of thanks to the chairman and speakers, which was seconded by Miss Madams and carried.

# CONGRESS TRIP.

THURSDAY, 30th May, 1912.

Congress week is a strenuous time for the delegates who take their representation of the societies that send them as an honour and a responsibility, and after three days of attentive listening and discussion, the delegates were ready for the Thursday excursion—or rather for one of the two trips which the thoughtful Reception Committee had arranged.

Probably these trips were the most useful part of the Congress. Committee men compared notes, exchanged experiences, and gave each other knowledge of business that was beneficial. Only a few managed to keep away from the subject of the Congress.

The excursions are always useful. Delegates may meet at conferences and Congresses without knowing one another; a few hours after the business is done reveal the men to one another.

And now to the real business of the Thursday—the excursions. A trainload went to Brighton, rambled around the Pavilion, saw the stores in the London Road, mixed with fashionable folk on the front, and went to Camelford Street, from a corner window of which the late G. J. Holyoake looked out upon the sea. When will co-operators secure the placing of a tablet on that house to preserve the memory of one of its most broad-minded residents? The Brighton Society, that has taken that part of the south coast under its co-operative protection, ought to see to that.

The larger contingent went to Bournemonth—a sea trip of 371 miles. Two steamers were chartered; the smaller went first direct from Southsea to the garden city on the coast; the larger called at Ryde, and arrived at Bournemouth Pier three minutes before the "Pioneer." At the close of the day the latter set off first: both arrived together. It was a charming sail: the sea as unruffled as a Central Board lunch, and the waves as gentle and harmonious as a Convalescent Fund meeting. We passed the Spithead forts, realising with the late Grant Allen that "Hampshire is the real original nucleus of the British Empire." The Isle of Wight was as lovely as ever. Osborne Castle, now a naval educational centre, stood boldly as sentinel, and Norris Castle, the seat of the Duke of Bedford, was another feature of the scene. Calshot Castle marked the beginning of Southampton Water, along which the president of the Southampton Society pilots many a great Then Hurst Castle frowned from the mainland, and the two great rocks on the island side, and, hugging the shore, in the extreme south-west corner of Hampshire was Bournemouth, no longer a "ragged moor," as R. L. Stevenson described it when he lived there, but a stately health resort, foliaged as ne'er another town is so profusely greened with Nature's tints.

The secretary of the Parkstone and Bournemouth Society was ubiquitous in the town, advising short trips, discounting the exaggerated views of coachdrivers, and ministering to the inquisitive visitors from a distance with unwearying courtesy. At length the time for return came round on the sun-dial in the old garden, and the two vessels set forth for Southsea. The time was beguiled in recitations and other innocent pleasures, while on the larger boat a couple of delegates voiced the goodwill of all to the president of the week.

# Resolutions Passed at the Portsmouth Congress,

MAY, 1912.

#### 1. The late General Secretary.

That this Congress expresses its sense of the great loss sustained by the movement owing to the lamented death of its General Secretary, Mr. J. C. Gray, whose special qualities and fitness for the position had such profound effect upon the propaganda and success of associated labour, and won for himself the appreciation of the rank and file of the movement. It further records its deep sympathy with Mr. Gray's family in their bereavement.

#### 2. Appointment of Tellers.

That Messrs, W. Millerchip, T. Thompson, J. Lowe, A. Purdie, W. T. Charter, A. Bullock, and W. H. Bryant be appointed as tellers.

# 3. Training of Co-operative Employees.

That, in the opinion of this Congress, the training of co-operative employés is of vital importance, and should be admitted to be one of the primary responsibilities resting on committees of management. It affirms that this training should, in the case of apprentices or junior employés, be made a condition of employment, and still further affirms with respect to salesmen, assistants, and clerks, that every possible assistance and future recognition be afforded.

# 4. Industrial and Provident Societies (Amendment) Bill.

That this Congress learns with regret that no further progress has been made by Parliament with the Industrial and Provident Societies Amendment Bill, which has now been rendered imperatively necessary by the recent judgment of the House of Lords on the Nomination Section of the existing Act, which destroys the practice of many years and renders useless the privilege intended to be conferred by this section. We, therefore, desire to urge the Government to give facilities for the passing of this small enabling measure during the present Session of Parliament.

# 5. The Brussels Sugar Convention.

That this Congress notes with satisfaction that the British Government has so far refrained from signing the recent protocol relative to the prolongation of the International Sugar Union, and earnestly urges upon them the necessity of taking the earliest opportunity of denouncing the Brussels Convention in the interests of the sugar consumers and users of this country.

### 6. Honorary Members.

That the following gentlemen be appointed as honorary members of the Central Board for the ensuing year:—

Midland Section: Messrs E. L. Griffiths, D. Mc.Innes, S. Redfern, W. W. Smith, and G. Woodhouse.

Northern Section: Messrs. H. R. Bailey, W. Crooks, and T. Rule.

North-Western Section: Messrs. C. J. Beckett, F. Hardern, and G. Wheelhouse.

Scottish Section: Messrs. J. McMurren and A. Meldrum.

Southern Section: Messrs. A. H. D. Acland, E. O. Greening, G. Hines, and H. Vivian.

South-Western Section: Mr. T. Gidley.

#### 7. General Secretary.

That Mr. A. Whitehead be appointed as General Secretary of the Co-operative Union in succession to the late Mr. J. C. Gray.

### 8. Memorial to Mr. J. C. Gray.

- (1) That a memorial be erected over Mr. Gray's grave, the cost not to exceed £100.
- (2) That a bust be prepared and placed in the entrance hall of Holyoake. House, at a cost not exceeding £150.
- (3) That arrangements be made for an enlargement of Mr. Gray's photograph for the Board Room, and that reproductions of same be prepared for sale to societies.
- (4) That the expense to be incurred in connection with the above proposals be defrayed out of the funds of the Union.

# 9. Overlapping between Woolwich and Bromley.

That, in adopting the report of the United Board re the overlapping of the Bromley Society by the Woolwich Society at Catford, this Congress records its deep regret that no effort yet made has been successful in arriving at a satisfactory solution of the difficulty, and urges upon the societies the necessity of adjusting their differences at the earliest possible moment, and failing this, should submit their case to arbitration. Such arbitration to be put into operation within six calendar months from the passing of this resolution, should the societies have failed to come to an amicable agreement in the meantime. The Board of Arbitration shall be composed of three members, of whom two shall be mutually agreed upon by the societies, and these two shall choose a third person to act as chairman of the Board. The arbitrators' award shall, upon being announced, be forthwith carried into effect, and a report thereon presented at the next Congress.

# 10. Agricultural Co-operation.

That the appointment of the Conference Committee as at present constituted be continued for another year.

#### 11. Minimum Wage.

Seeing that three Co-operative Congresses have endorsed the minimum wage scale for male and female employés, this Congress congratulates the hundred societies which are paying it, and further urges that the Co-operative Union should carry on an active campaign on behalf of its own resolutions, through the Education Committee working with the Women's Co-operative Guild, until the minimum wage scale has been adopted for distributive, wholesale, and productive male and female employés throughout the movement.

#### 12. Rise in Prices of Commodities.

That this Congress, recognising that the recent rise in prices, unaccompanied by a proportionate rise in wages, tends to foster the growth of the multiple shop system to the detriment of the future growth of co-operation decides to give authority to the Co-operative Union to appoint a Committee of Inquiry to investigate the causes favourable to the multiple system, and the steps that ought to be adopted by the co-operative movement to enable it to expand without interruption.

#### 13. Auditor.

That Mr T. Wood (Manchester) be appointed as auditor of the accounts of the Union for the ensuing year.

## 14. Place of Next Congress.

That the Congress of 1913 be held at Aberdeen in Whit-week.

# 15. Congress of 1914.

That the Congress of 1914 be held in Ireland.



# Resolutions of the Central Board.

AT ITS MEETING BEFORE CONGRESS, SATURDAY, 25TH MAY, 1912, AT 10 A.M.

### 1. Death of Mr. J. C. Gray.

(a) That this meeting of the Central Board records its profound regret at the death of the late General Secretary, Mr. J. C. Gray, whose work on behalf of the co-operative movement must always remain in the memory of both British and Continental co-operators as being of the most lasting and permanent character. It also records its deepest sympathy with the widow and family in the loss they have sustained.

(b) That the grant now being paid to Mrs. Gray be referred back to the United Board to consider the conditions under which it has been made.

## 2. Memorial to Mr. J. C. Gray.

(1) That a memorial be erected over Mr. Gray's grave, the cost not to exceed £100.

(2) That a bust be prepared and placed in the entrance hall of Holyoake House, at a cost not exceeding £150.

(3) That arrangements be made for an enlargement of Mr. Gray's photograph for the Board Room, and that reproductions of same be prepared for sale to societies.

(4) That the expense to be incurred in connection with the above proposals be defrayed out of the funds of the Union.

# 3. Honorary Members.

That the request of the North-Western Sectional Board, to add the name of Mr. G. Wheelhouse to the list of honorary members, be agreed to.

# 4. Subscriptions to the Union.

The amendment of rules sent in by a number of societies with regard to the subscriptions payable to the Union, together with the amendment sent in by several societies in the South Yorkshire District, proposing that in future the official expenses of the Annual Congress and Exhibition shall be paid from the funds of the Union, were considered at length, and the following resolutions were passed, viz.:—

(a) That in future the Union shall defray from its funds, to the extent of a sum not exceeding £1,000, the official expenses of the Annual Congress, and the matter be referred to the United Board to be dealt with on these lines. (b) That Messrs. B. Williams, W. E. Dudley, J. Pollitt, J. Deans, and T. Redfearn be appointed to speak in reply to the amendment to be submitted to Congress re subscriptions to the Union.

#### 5. Women's Guilds.

That the usual grants be made to the Women's Guilds, viz., English, £300; Scottish, £100; Irish, £15.

#### 6. Meeting of United Board.

That the first meeting of the United Board be held on Saturday, 22nd June, 1912.

AT ITS MEETING DURING CONGRESS, TUESDAY, 28TH MAY, 1912.

### 1. Appointment of Committee.

- (a) Office Committee.
  - (1) That the Office Committee for the ensuing year consist of one member from each section, except the North-Western Section, which shall appoint two members.

(2) That the appointments be made by the various sections at their first meeting after Congress.

- (3) That the Office Committee be elected from those who are appointed to attend the meetings of the United Board during the year.
- (4) That the committee meet quarterly, and that meetings be arranged so as to come in the intervals between the meetings of the United Board.
- (5) That the Office Committee appoint an Executive, who shall also act as the Finance Committee of the United Board, and that monthly meetings be held for the purpose of checking the accounts of the Central Office and the various sections.

### (b) Committee on Education.

That the Sectional Boards be empowered to appoint representatives to this committee; also that the various Educational Committees' Associations be allowed to appoint representatives to the committee, together with one representative from the Women's Guild and one from the Amalgamated Union of Co-operative Employés.

### (c) Joint Propaganda.

That one representative be appointed by the Midland and two representatives by the North-Western Sectional Boards to act on this committee.

#### (d) Credit Committee.

That the Sectional Boards be requested to appoint their representatives on this committee.

#### 2. Joint Parliamentary Committee.

The question of the constitution of the Joint Parliamentary Committee was discussed, and it was agreed that the matter should be referred to the Sectional Boards for their consideration.

### 3. Trades Union Congress.

That the Sectional Board be empowered to appoint a representative to attend the Trades Union Congress, to be held in September next.

#### 4. Conference of National Union of Teachers.

That the South-Western Sectional Board be empowered to appoint a delegate to attend the conference of the National Union of Teachers, which is to be held at Weston-super-Mare during Easter, 1913.



# Statistics of Societies' Trade

# IRISH

RETURN OF TRADE, &c., of Distributive

a These particulars are taken from our last year's return. b These particulars are taken this office or to

		LIA	BILITIE	S.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Invest House Property.	All other Investments.	Owing to the Society for Goods.	
1RELAND.		£	£	£	£	£	£	£	£	
Armagh bBallinagleragh Ballymena and Harryville. Belfast CCahermoyle. Coalisland Cork (City of) Donacloney Dublin Industrial Drumaness Enniskillen GGlenanne Greenor? Inchicore bKeady Larne Lisburn Lucan Newtownards. Portadown Queenstown Rosslare Harbour bShamrock Springfield bSuffolk cTemplecrone	307. 216. 395. 9200 90 561. 131. 1500 103. 174 555. 119 40 98. 1060 145. 250 300 298. 49 163. 91 173	3029 232 1022 65722  204 513 428 1327 225 326  267 747 379 287 10870 296 595 1876 340 161 1187 447 160 	1544 997 21 4761  681  17  815 165 134 515 120 675   	278 43 4420 10 19 50 159 8 15 746 2 237 31 80 50 68 7538	1664 3 640 22605 437 273 564 912 198 324  584 322 200 197 4201 411 300 562 212 303 144 905 142 	3177 418 252 33481 10 285 66 61645 54 49  7 1113 91 185 3910 589 183 658 103 46  237 5	2271	643 90 1038 27051 202 318 259 521 49 169  658 63 255 377 4261 398 337 1176 262 87 638 54 81 	665793 .90 .92 .40 .81 .8083250 .2183 .10 .212 .566 .118 .665215850	1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 26 27 28 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20
TOI81	14413	89027	10301	7958	30103	40904	2271	35925	5850	

# for the Year 1911.

# SECTION.

Co-operative Societies in IRELAND, for 1911.

from the Registrar's Return for 1910.  $\,\,$  c These societies have not made a return either to the Registrar.

	Employ Dec.	ol rees on		Salaries and Wages.					PROFIT	r.				_
	Dec.	1.		1	Sales during the		ln-	Aver-			Subscrip	ptlons.		
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	terest on Share Capital	age Divi- dend per £.	Bonns on Wages.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-npe Ua	erati	ve
			£	£	£	£	£	s. d.	£	£	£	£	s.	d.
1 2	10	9	455	523	12611 531	442	121	1 0				2	10	1
3 4	10 238	47	550 13075	2387	10771 253124	569 25351	42 2572	1 4½ 1 6	988	14 597	451	3 23	1 15	8
5 6 7	3 10	2	166 480	93	3290 6173	140 430	10 15	1 0 1 0	 3 8	4			15 15	8
8 9 10 11	5 15 2 5		158 920 32 210	486	4712 k18325 j720 3492	162 949 56 169	18 76 10	0 6 1 0 1 6 1 0	14 1 7	20		3 0 1	6 5 0	8 0
12 13 14	3	::	148 301		2808 6026	231 328	12 37	2 1½ 1 0½	is			0 1	9	6
15 16 17	5 33	::	264 1997		3541 3603 36108	43 240 3316	11 473	0 6		1 64	35		16 13	4 4
18 19 20	5 6 9	::	197 360 396		4863 5061 8776	462 151 437	16 23 77	1 8½ 0 6 1 0½	6	11	1		3 1 17	4 8 10
21 22 23	6 3	::	310 77		5888 2155 6326	238 96 523	117	0 9 0 10	4		3 2	.0	8	8 4
24 25			136		3000 2680	120 279	32	06	• • • • • • • • • • • • • • • • • • • •				• • •	
26	••		••		••						• •		• •	_
	375	63	20232	3489	404584	34732	3563		1047	724	494	56	1	1

jFour months' trade only. k 58 weeks' trade.

# MIDLAND

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of Rutland, Salop, Stafford, Warwick, and Part of Worcester,

a These particulars are taken from our last year's return. b These particulars are taken this office or to

		LIA	BILITIE	s.		. 1	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, including any Overdraft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	House Property.	All other Investments.	Owing to the Society for Goods.	
No.1—Northampton & Earls Barton District— Blakesley Braefield Brityton Brityton Brityton Cogenhoe Self-Help Daventry Denton Earls Barton East Haddon Ecton Hackleton Harleston Harleston Harpole LL.P. Boot Long Buckby Moulton Northampton Pitsford aWest Haddon Yardley Hastings	88 272 104 262 104 807 71 712 47 47 163 146 575 18 817 325 4484 61 164 236	# 152 9900 172 1263 494 10834 275 11989 11975 428 47111 22 1364 2483 1065 1838	£ 273 600 1000 1646 803 23 4383 602 250 13656 166 268	£  9 267 124 270 103 335 95 1043 16 176 233 50 371 96 607 1287 2514 47 23 276	24 503 226 737 225 2894 195 2415 153 243 347 256 2399 36 2671 886 14910 92 581 730	£  48 100 111 1417 122 4301 110 6684 800 26 4010 1270 17656 15 514 397	£ 900 4384 4517 5967 1108 1738 200 18814	£ 75 8118 119 879 896 1942 111 1429 40 899 995 876 1276 8872 747 5397 750	£ 134 58 35 45 17 17 68 104 63	1 2 3 4 5 6 6 7 8 9 9 1 1 1 1 2 1 3 1 4 4 1 5 5 1 6 1 7 1 8 1 9 2 2 0
No. 2—Wellingborough and Kettering District— Burton Latimer Desborough Finedon Higham Ferrers Irchester Irthlingborough Kettering Market Harborough Raunds Distributive Ringstead Distributive Rothwell Rushden Thrapston Walgrave Industrial Wellingborough Midland. aWollaston	628 1400 724 365 367 563 7200 1770 1056 148 770 2222 369 145 2613 569	9697 38288 8463 2831 4849 3658 163168 9599 611 9788 21409 1569 565 28465 18849	2358 20213 1104 605 640 2272 7120 1151 2636 468 4855 8429 610 528 4447 1856	840 2222 1256 213 198 91 2399 770 622  205 954 165 106 1540 400	2399 9781 1773 1582 1386 2018 19483 4667 3971 364 3016 6342 849 493 6976 1982	2330 29167 3366 1450 2290 3344 35114 7184 6596 738 6941 10935 924 498 13036 4268	7579 18125 2942 200 109576 2340 3560 3965 4725 4240	1651 5348 3463 1251 2520 1305 26458 5496 1456 209 2129 8152 1038 879 13461 6463	50 3031 836  240 220 219 \$126 108 407 180 49 	1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16

# SECTION.

CAMBRIDGE, DERBY, LEICESTER, LINCOLN, NORTHAMPTON, NOTTINGHAM, for 1911, arranged in their respective Conference Districts.

from the Registrar's Return for 1910.  $\,c$  These societies have not made a return either to the Registrar.

-	Employ			es and					PROFIT	г.		
	Dec.	8180.		1	Sales during the		ln-	Aver-			Subscrip	ptions.
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	terest on Share Capital	age Divi- dend per £.	Bonns on Wages.	Educa- tional Pur- poses.	Chari- table Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1 2 3 4	3 2	 1	110 148	56	1600 5798 2065 4802	54 695 248 526	6 113	1 0 2 5			8	0 11 0
5 6 7 8	1 17 1 9		80 1005 65 588	120	1714 16646 1995 16218	254 1789 112 2216	15 481 10 551	2 9 1 101 2 0 2 3		20	2 24 25	0 17 0 6 16 0 0 12 0 5 17 11
9 10 11 12	1 1 1 3	, 1 1	45 63 112 205	96 73	847 2010 3645 3128	51 263 484 531	6 13 55 18	1 6 2 9 <del>1</del> 3 6 4 4 <del>1</del> 4 4 <del>1</del>	••		 4 2	1 6 2
13 14 15 16 17 18	24 2 23 2 76 1	6  2 9	965 122 1354 191 4182 83	154  121 656	15170 1796 23348 6386 89675 1195	1007 134 3703 601 8735 135	188 426 112 735 9	1 4 2 23 2 3 1 9 2 01		78 26 1 140	12 50 2 15 1	4 11 8 0 5 0 6 10 0 2 13 4 12 0 0 0 10 8
19 20	3 3	**	202 172	-:-	4501 5023	344 615	51 88	1 6 2 4	• •		··· <sub>1</sub>	1 8 4 1 18 6
	173	27	9692	1547	206962	22497	2877			291	141	47 1 7
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	12 27 18 6 6 13 106 89 20 1 14 43 5 5 1	3 115 4 3 2 3 56 6 7 1 3 20 2 1 16	708 726 746 342 413 867 7091 2226 1205 106 913 2933 261 120 3472 922	250 4139 225 158 124 165 3946 368 356 75 152 708 104 65 762	16124 56912 16765 7248 12558 12558 15919 157719 38079 19981 2821 14473 52632 6058 3365 62980 17699	1856 2988 1949 1035 1504 1583 29897 4703 2107  1289 6160 826 319 7631 2382	362 1446 358 113 232 170 6120 484 377 15 374 966 66 25 1101 558	1 11 2 0 2 4½ 2 3 2 2 0 1 10 2 0 1 10 2 0 2 0 1 10 2 0 2 0 1 10 2 0 2 0 1 10 2 0		5 20 3 4  155 61 18  104 3  60 18	17 20 8 4  1 246 32 40 2 12 85 5 2 52 9	5 2 8 10 16 8 5 18 0 2 18 4 2 15 0 4 12 4 25 0 0 8 6 8 8 6 8 1 11 11 8 6 8 2 12 8
	375	242	23051	11597	501328	66129	12767	••		451	535	101 2 5

502								ε, αυ.,		
		LIA	BILITIE	8.		A	SSETS.			
NAME OF SOCIETY.	No. of		Loans,		Value of	Value of Land,	Invest	ments.	Owing	
NAME OF SUCIETI.	bers.	Share Capital.	over- draft from Bank.	Re- serve Fund.	Stock	Bidings, Machin- ery, and Fixed Stock.	House Property.	All other Invest-	to the Society for Goods.	,
VELLINGBOROUGH AND KET- TERING DISTRICT—Con. Productive Societies:— Avalon (Rothwell Boot and		£	£	£	£	£	£	£	£	
Shoe)	194 262 30 214 708 1048 335 279	1589 4369 4656 3792 9474 19254 4171 1643	4475 3105 286 1680 8470 16020 3811 1408	776 691 800 1619 3498 5039 895 146	8127 5525 2142 2794 10092 21838 6417 1548	4739 3825 545 2604 3531 10200 3159 1626	403	1958 511 3003 854 6434 10624 79 147	2837 1583 486 1327 2774 5170 1782 1343	11 18 19 20 21 21 21 21 21 21 21 21 21 21 21 21 21
Northamptonshire Produc- tive (Wollaston) Ringstead Unity St.Crispin Produc.(Raunds) Wellingboro'-IdealCloth'rs ,, Midland Boot	191 24 48 795 144	2535 692 3995 15714 3343	2024 329 2481 10119 1545	393 8 532 500	3664 1677 6274 14605 2920	1966 384 3368 8561 1556	••	407 8 18 5966 189	1524 326 1533 8554 2141	2 2 2 2 2
Total	25176	403684	110040	26878	154705	174245	151655	110867	37105	
No. 3—LEICESTER DISTRICT— bAnsty Asbby-de-la-Zonch Barrowon-Soar Barwell Broughton Astley Burbage Coalville Cosby Croft Enderby Fleckney Glenfield Great Glen Great Wigston Groby Hathern Hinckley Huncote Kirby Muxloe Leicester Loughborough Industrial Wkg.Men's bMarkfield Melton Mowbray Mount Sorrel Oadby Quorndon Ratby Rothley Sapcote Shepshed Steney Stanton (Hinckley) bSutton Bonnington Whetstone	336 906 140 1160 145 488 4597 133 857 436 224 1665 2368 147 110 336 246 201 153 195 100 1105 244 75 241	2388 911 277 12119 961 6074 35287 995 635 11462 1994 3264 313 29965 47999 2425 884 47999 2425 1070 1098 6576 2363 783 518 666 699 2651 11659 388 1497	9777 964 53 1740 320 218 15291 1035 270 5072 263 1322 91 9655 53 1831 2268 1060 404 404 96599 1393 1069 1393 1069 1393 107 378 401 404 404 404 405 406 407 407 407 407 407 407 407 407 407 407	12 145 26 581 190 4860 98 86 843 146 172 250 250 251 528 105 5546 552 105 528 105 517 220 235 172 231 118	1062 617 872 4049 632 2150 18124 552 571 4157 1266 1034 597 1068 7663 573 438 43962 815 1290 494 293 293 293 293 293 293 293 293 293 293	2008 15114 46 6015 559 2446 22970 1709 1232 1079 9 16410  1683 4866 2367 702 121988 444 1030 6544 1452 1073  532 6332 1194 565 8	3005 900 9150 9150 2260 15360 3195 38409 222 36324 1071	307 180 24 4971 1995 2081 13093 192 486 4786 4786 466 288 96102 665 283 590 1565 167 1413 465 167 147 18017 467 132 727	50  570  477 310  222 289   393  393  3110 255 	
	38535	452769	293563	19473	111977	211637	122776	165343	3942	

,	No. Employ	of	Salarie	and					PROF11	:.		
	Dec.	81st.	Was	,cs.	Sales during the		In-	Aver-			Bubscrip	otions.
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	on Share Capital	age Divi- dend per £.	Bonos On Wages.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
17 18 19 20 21 22 23 24	::	260 126 66 83 216 700 192 67		8582 5228 2869 4465 12504 27434 6308 3017	39100 19226 12800 18370 51445 100578 25618 11775	700 459 680 2647 8583 1494 152	110 221 322 180 475 1403 356 36	0 6 0 3½ 0 5½ 0 9 0 10	302 15 140 641 2070 267	10 29 53 140 50	15 9 5 21 106 145 13 6	1 10 0 2 6 8 0 10 6 1 15 2 5 18 0 8 9 4 2 16 10 2 6 10
25 26 27 28 29		95 46 100 583 79		5642 2363 5742 20713 4610	18362 6529 24050 89786 18383	465 138 8522 1179	123 200 1376 245	0 2  0 9 0 7	31 37 1500 180	12 1 350 42	3 7 1200 170	1 11 4 0 4 0 0 8 0 6 5 6 1 3 4
	375	2855	23051	121019	931350	91148	17814		5183	1138	2235	136 7 11
1 2 3 4 4 5 6 6 7 8 9 10 11 12 13 14 14 15 16 17 18 19 20 21 22 3 24 25 26 27 28 80 80 81 31 32 83 34	3 28 1 5 101 1 1 1 19 6 6 1 1 1 3 3 3 1 4 4 400 8 8 5  2 2 2 2 3 1 1 1 2 2 2 2 3 3 1 2 3 3 1 2 3 3 3 3	2 3 5 45 6 1 2 2 2 6 1 2 2 10 2 4 1 2 2 4 1 2 2 4 1 2 4 2	305 77 1512 1022 5089 5859 192 1155 413 174 90 2073 181 394 2727 127 27768 257 2406 308 185 190 406 308 185 1405 406 308 185 135 406 406 406 406 406 406 406 406 406 406	888 298 1500 2712 71 471 138 94 4 495 5 107 101 654 4 8805 73 118 234 22 135 81 238 160	4808 5198 2869 36214 2320 14067 137404 4271 3538 20390 10539 4407 1877 39142 4399 7614 71185 2826 2377 455622 3470 8299 4482 25396 10499 5182 4575 3173 5356 1351 31108 4176 972 6692	439 552 238 5109 239 18869 1866 616 616 135 4287 707 1089 11505 409 216 48552 375 861 476 2302 242 451 606 606 62 602 62 62 62 62 62 64 64 65 64 64 65 64 64 64 64 64 64 64 64 64 64 64 64 64	388 7 7 4800 422 2699 1592 2699 1592 27 80 419 87 7 131 155 1185 81 2022 1748 99 9930 366 444 299 188 10777 73 73 58	1 8 8 1 9 2 6 6 2 2 2 0 0 1 8 8 2 0 0 1 8 8 2 0 0 1 8 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1495	67		2 16 0 2 10 0 2 10 0 8 6 8 1 3 6 3 7 6 10 0 0 1 2 0 7 0 4 3 11 5 4 0 13 4 8 6 8 1 6 10 2 3 8 1 4 0 0 0 17 6 48 0 0 4 16 0 2 1 8 2 1 4 0 2 1 8 2 1 8 8 6 8 8 1 6 10 2 1 8 2 1 8 8 6 8 8 1 6 10 2 1 8 8 6 8 8 6 8 8 1 12 4
	735	304	49141	15240	945233	113635	17626		1634	743	434	134 11 0

	I	) .			1	NA OF				1
		LIA	BILITI	ES.			ASSETS.		4	
NAME OF SOCIETY.	No. of Mem- bers.	Share	Loans, includ- ing any Over-	Re-	Value of Stock	Value of Land, Bldings, Machin		All	Owing to the Society	
		Capital.	draft from Bank.	Fund.	Trade.	ery, and Flxed Stock.	Prop- erty.	other Invest- ments.	for Goods.	
Leicester District—Con. Productive Societies:— Excelsior Boot and Shoe		£	£	£	£	£	£	£	£	
(Sileby)	93 247	1551 3058	1930 2787	302 1097	1113	1868 1723		502 1385	1192 1160	35 36
bLeicester Anchor B. & Shoe ,, Boot and Shoe ,, Carriage Build'rs	610 964 75	5403 11825 546	11036 12130 298	1404	9439 11194 631	3607 8935 293	• •	2980 1855 41	2844 183	37 38 39
,, Printing ,, Self HelpBoot&S Morning Star Sundries	322 200	5974 2049	7479 1887	911 513	31 <b>6</b> 5 2276	9786 2409		52 76	2649 687	40
(Leicester) Sperope Boot and Shoe	94	603	405	79 688	1021 4300	124		255	343	42
(Barwell) Wigston Hosiers	188 225	2699 2917	4919 1830	85	3026	1497 2118		1351 484	1531 965	44
Total	41553	489394	138264	24552	151036	243997	122776	174924	15496	
No. 4—COVENTRY DISTRICT— Atherstone. Blue Lias (Stockton). Broadwell New Coventry Perseverance. Eathorpe and Marton bHarbury Lockhurst Lane Long Itchington Nupaton Nuneaton aPailton bParadise (Foleshill) Rugby Southam Stoneleigh	678 114 114638 169 350 1878 192 170 5458 35 77 5858 268 120	5117 238 84 182404 8000 2826 29479 1555 754 36316 231 1820 1095 307	322 2 2196 284 347 599 14106 480 6526 332	670  19181 434 900 1555 45  1980 1126 60 5609 170	2419 420 98 40167 496 1410 6256 968 216 19279 179 337 26486 654 234	2941 .:. 34864 .:. 778 13231 110 763 23349 377 217 34858 840 55	192  69348 206  9334  10737	1658 182  73808 694 1222 8869 333 344 6257 825 2172 19580 250 206	327 50  678 138  367 276 580 85 	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
	30031	332212	25194	31130	99608	112383	97165	114400	2577	
Productive Societies:— Coventry Andrews Watch Manufacturing Coventry Builders	18 13	343 112	25 609		342 98	7 5 <b>7</b> 8	••	15 20	46 89	16 17
Coventry Licensed Trade Supply	155	1591	1035		210	2382		390	93	18
facturing	61	1286	183	156	912	398		238	214	19
Total	30278	335544	27046	31286	101170	115748	97165	115063	3019	
No.5—Birmingham District Alcester Bidford Birmingham Industrial bChurch Lench Clee Hill Dudley	3000 606 16747 64 250 6704	22800 7220 118556 191 550 16427	2966 13578 101 4 1056	1108 752 6160 169 15 569	13155 1704 39654 157 417 8000	13134 1696 83420 43 130 9635	116 2362 8148	2771 3026 22720 261 127 3148	592 470   190  200 1447	1 2 3 4 5 6

	1011,		!		1							
	Employ Dec.	of rees on 31st.	Salari	es and ges.				1	PROFIT	r.		
	Distri- butive.	Pro- duotve.	Distri- butive.	Pro- ductive.	Sales during the Year.	Net Profit.	terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Educa- tional Pur- poses.	Charitabio Pur poses.	
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
35 36 37 38 39 40 41		52 87  240 19 94 60		3131 4426  11943 1420 4749 3977 420	11807 15280 27830 41785 3016 13273 12307	902 370  826 92	116 166 582  328 138	0 6 0 1	289 54  135	23 7 39  45 2	18 3 15 50 1	0 15 0 2 1 6 5 12 6 8 2 2 0 12 6 2 9 10 1 13 4 0 15 0
43		67		3869	16862	857	131	0 4	159	12	6	1 11 4
44		43	•••	1777	10449	165	70	0 11	20	3	7	1 18 6
	735	972	49141	50952	1103550	117017	19184		2307	878	537	160 2 8
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	12 3 1 289 4  28 3 2 297 3  156 5 3	5 40  5 3 2 2 32  45 3	761 130 44 20411 186 1866 119 97 5522 132 8446 337 208	330  2890  426 142 83 2404  2939 85 	16741 2339 766 311922 3584 8861 47066 5342 1999 183195 1825 3041 163990 6110 4606	2208  49335 440 762 9624 515 83 14006 189 431 19912 587 962	234 2  6825 18  1128 61 23 1663 11  3121 46 19	2 3 2 0 1 6 2 6 2 6 2 6 1 10 4 2 0 2 0 1 10	50	20 .: 1101 .: 211 .: 181 .: 133 .:	13 :: 309 .: .5 .: 1 52 .: 109 6	5 1 10 1 0 0 0 4 10 21 0 0 3 0 0 13 9 4 1 8 0 16 13 4  29 12 0 
16 17	•	3 2		213 164	476 301	20	5		::	••	• •	0 5 0
18		8		577	2224	290	79					1 10 0
19		18		428	1075	2						0 10 6
	606	166	38259	10681	715863	98766	13235		50	1646	495	93 14 10
1 2 3 4 5 6	84 12 314  6 61	12 8 43  2 9	4213 579 18414  370 2650	716 167 3337  125 520	79374 13109 282635 1677 5329 48612	7862 1523 34983 140 120 5042	852 256 5410  22 372	1 101 2 11 2 0 0 8 1 9	601	35 366	80 5 157  6	20 0 0 4 19 2 40 0 0 2 15 4 8 6 8

		LIA	BILITIE	s.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, including any Over-draft from Bank.	Re- serve Fund.	Value of Stock In Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	Honse Property.	Ali other Invest- ments.	Owing to the Society for Goods.	
Birminoham District—Cov Fenny Compton Halesowen and Hasbury Highley Kidderminster aMalvern Soho (Smethwick) bStratford-on-Avon Ten Aeres and Stirchley (Birmingham) Warwick bWestwood Worcester	257 1342 130 2418 508 4120 745 5941 527 12 3701	£ 1614 11572 978 37923 1898 20877 2358 53069 1273 82563	£ 16 7241 394 1364 1095 2441 1522 6087 814 2201	£ 48 420 152 2760 132 1559 722 4501 12 2412	£ 778 4458 247 9385 1320 13971 1682 13992 453 7907	£ 545 10505 786 10652 1620 10075 2226 84576 1365	£ 2776 450 7973 3556 1700	£ 496 1540 164 19140 486 5150 694 20241 400	£ 272 1061 98 167 362 318 530 323 460	7 8 9 10 11 12 13 14 15 16 17
Productive Societies:— Alcester Needle Makers	153 150	329869 1872 3960	1061 1882	21491	117280 1370 217	197427 138 4707	27081	93958 234 218	289 1420	18 19
Bromsgrove Nail Forgers bMidland Sheet Metal Workers (Birmingham) aWorcester Hamper and Basket Makers	69	951 247	864 193	212	95 522 268	44	••	338 772 61	101	20 21 22
Total	47637	337211	44830	21914	119752	202316	27081	95581	8366	
No. 6—Stafford District— Bourton (Much Wenlock). Bridgnorth Burton-on-Trent. Cannock. Cheadle Ellesmere Hollington. Ironbridge&Coalbrookdale Mayfield. Oakengates Prees Rugeley Shrewsbury Stafford Stone Tamworth Tibberton aTipton. Walsall Wednesbury (New). () () () Wheaton Aston Whitchurch Wolverhampton	1800 273 956 2357 2257 640 4010 58 682	128 939 69355 13674 407 849 1064 7729 1173 11496 1564 5973 14367 13119 6835 41580 102 3862 45713 5616 111 333 3048 22721	957 4185 2284 66 21  453 221 1686 507 272 2725 6°0 625 2421  4011 1994  117 1228 565	364 207 4684 1039 8 28 143 596 2300 13822 8 7800 203034  320 2191 391 1924	235 519 20894 4339 318 180 128 4219 967 5200 655 2707 4474 5799 2665 1315 260 1315 13112 3363 249 210 1005 8466	25 209 37875 7454 82 618 527 3491 150 3900 1400 9445 8273 8706 2236 19448 5 2277 30485 8550 902 200 1911 8673	1452 3144 937  700 600 758 383 2449 130  2750  1639	295 154 30200 4748 180 170 704 2298 840 4943 344 11283 4840 2335 1475 17601 1332 25 168 660 7040	24 79 991  61  824  100 321 480 576 677 748 473 320 1151 657   1154 668 9804	1 2 3 4 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24
Productive Society:— Walsall Locks & Cart Gear	186	6251	3886	3865	6380	6146	••	78	4474	25
Total	36854	278004	28845	23689	101464	151388	20304	93691	13778	

	T											001
	Employ Dec.	ees on	Salari Wa	es and ges.			1		PROFIT	1		
-	Diatri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Sales during the Year.	Net Profit.	ln- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-operative Union.
7 8 9 10 11 12 13	3 24 3 47 8 78	2 5 1 19 2 15	£ 185 1504 165 2657 402 4432	£ 86 450 78 924 115 867	£ 5177 30069 4231 61864 8098 83335 11519	£ 544 3362 793 8646 500 9133 932	£ 58 528 36 1384 95 858 · ·	s. d. 1 6 2 0 3 0 2 5½ 1 ½ 1 1½	£	£ 21 99 125	£ 2 10 57 1 35 · · ·	£ s. d. 2 1 8 1 1 0 16 13 4 4 18 3 16 18 8
14 15 16 17	114 6 	14 3 ·· 15	6508 325 3696	1067 108 1075	118583 5176 30 65246	19875 302 7442	2317 68 1186	2 0 0 10 1 9½	199	338  157	28  65	16 13 4 .: 16 13 4
	829	145	46100	9635	824064	101149	13442		1006	1141	446	151 0 9
18 19 20		20 40 10	••	940 2152 238	2425 4891 599	51 259 6	184	0.2	25	5	3	1 9 2 1 5 0 0 17 8
21	•••	••	••	••	1775	• •		••	••			0 10 4
22	•••			480	885	• •			•••			0 7 6
	829	225	46100	13445	834639	101465	13626	••	1031	1146	449	155 10 5
1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	1 6 206 43 2 3 1 1 23 3 5 5 41 1 5 5 17 7 41 1 10 125 11 1 9 5 5 3 758	50 15 2 3 9 1 5 12 7 7 3 3 36 3 21 2 2 15	96 347 9964 2493 174 148 92 1165 326 1760 166 1019 2488 2533 1038 2533 1038 486 8241 804 120 62 376 2414	3272 746 98  205  594 75 335 778 454 454 268 2445  146 1523 160  104 1274	9 .7 5760 198900 48874 4143 2513 1726 23261 6774 45642 4414 20597 45326 36648 14207 104574 1642 10351 120693 13270 5010 1014 8182 43880	107 677 26443 4388 335 2155 262 2027 885 5987 17 2260 6407 5612 1611 19975 70 994 13814 1137 425 216 5817	6 99 30777 605 15 5 88 88 88 1004 11815	1 0 2 0 2 2 2 4 1 10 1 1 6 6 1 7 1 2 0 0 2 0 1 1 10 2 0 0 2 0 6 1 1 6 6 2 0 0 0 10 1 8 8	284         	285 108  12 15 19 75  40 94 41 12 176  274 9  1  1  274 9  1 1  1 1  1 1  1 1  1 1 1  1  1  1  1  1  1  1  1  1 	2 76 6 22 17 1 45 13 60 52 17	0 6 8 2 2 2 0 15 0 0 8 6 8 1 15 4 0 19 8 7 15 2 1 16 2 8 6 8 1 6 13 0 6 13 0 6 13 0 16 15 4 25 0 0 16 16 0 0 7 11 0 7 11 0 7 11 0 7 15 0 1 0 0 1 0 0
25	••	307	٠.	15325	32057	1941	454	••	1225	49	35	1 7 10
	758	493	41628	27802	800365	101681	12269	••	2038	1288	438	151 10 11

		LIA	BILITH	ES.			ASSETS			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, including any Over-draft from Bank.	Re- serve Fund.	Value of Stock In Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	Hansa	All other Investments.	Owing to the Society for Goods.	
No. 7—DERBY DISTRICT— Bolsover. Brassington Clay Cross. Codnor Park and Ironville. Derby Ilkeston Langley Mill and Aldercal Lea and Holloway Long Eaton Milford (Hopping Hill).	817 860 25954 4498 4550 389	10228 183 5639 15273 291238 49653 67873 2270 112784 2099	\$818 3343 1109 5693 3287 7826 2349 25078	230	222 2342 4282 57119 15107 19882 1203	3978 1964 112821 27352 22844 607 69016	1487 5342 105655	5374 68495 11045 17582 754	177 1282 871 5032 688 145 521	
Pinxton Ripley Tibshelf Wirksworth	643 8653	15965 180969 8395 1067	4512 396 36 57460	1123 6175 988 164 30962	8189 41228 2570 437	2993 66927 4356 850	7998 26634 915 217690	3007 68439 8242 450	667 206 640 137	1 1 1 1 1
Productive Societies:— Derby Printers , Umbrella Makers Long Eaton Printers	57 38 28	673 274 526	274 108	860 7 44	188 230 76	609 26 278	::	471 2 137	258 164 223	1: 10 1'
Total	57150	764509	57842	30773	186914	322549	217630	195054	11956	
Nottingham Pleasley and Pleasley Hill. bPleasley Works Radcliffe-on-Trent Ruddington Selston Southwell Stanton Hill Stapleford and Sandiacre Warsop Vale. Woodborough	798 323 1964 203 1743 3569 216 1972 430 390 8152 1933 13000	5512 5835 25432 1988 16415 99635 2782 24304 4712 3968 1140745 10589 411 2645 9651 11899 3100 11819 395 554809	354 4658 2567 19074 299 1558 	755 162 740 124 1478 2950 166 1282 763 370 8048 464 8217 1051 90 282 971 1846 66 134 31283	2401 2219 9105 6993 12529 2120 6772 2348 1092 38480 6178 31451 3686 190 1200 1200 1200 1201 5253 11774 1134 168	221 1145 8109 449 9317 15595 721 7727 1308 2180 34428 11153 70704 5474 14 3563 10422 4145 1759 6976 15252 858 718	1532 7276 300 1516 41244 7705 34107 7679 1445  1708 4260 9857 	5165 2225 8486 689 4628 52188 52188 52188 7289 2325 1031 27120 1803 59901 4515 318 167 729 4694 463 2587 7614 7817 122	236 57 *39 	1
Productive Societies:— Codnor Park and Selston Baking	10	1100		90	138	863		269		24
Kirkby-in-Ashfield Manu- facturers Nottingham Printers	161 113	2213 731	3018 222	342 200	3715 130	1713 424	••	377 536	1121 179	25 26
Total	11825	558853	55382	31915	158089	215233	126120	195862	13510	

-	1					DUOLEUM				000		
	Employ	o. of yees on 81st.		es and ges.			1	1	PROFI'	r.		
	Distri- butive.	Pro-	Distri- butive.	Pro- ductive.	Sales during the Year.	Net Profit.	ln- terest on Share Capital	Average Dividend per £.	Bouus on Wages.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d	£		£	£ s, d
1 2 3 4	33 2 8 20	2  3 2	1970 90 910 1369	243 60 129	85539 1224 12107. 25962	3775 88 628 3255	471 4 280 690	2 1 2 0 0 8 2 03	• •	20	23	8 6 8 0 10 0 6 18 4 7 0 10
5 6 7 8	670 114 95 7	244 41 40	35433 6517 6738 301	20915 2526 2328	644801 126829 114629 5077	95515 15549 14010 351	10514 2021 2928 103	2 7 1 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1419 259	849 291 269	898 51 67 6	40 0 0 16 0 0 15 0 0 3 18 2
9 10 11 12 13 14	245 5 16 182 27 5	59 6	11847 417 900 10734 1493 290	3021 363	216461 9155 18844 241580 33104 6453	27431 1165 3281 37101 4831 788	5063 102 718 8185 371 45	2 0 1 9 2 10 2 6 2 6 2 0	• •	280 360 111	74 17 61 20	25 0 0 8 0 10 5 3 8 25 0 0 7 10 2 3 0 9
	1429	457	79009	34186	1491765	207768	31495	••	1678	2182	1247	166 9 5
15 16 17	::	11 5 8	::: 1	652 285 560	1695 1080 1104	230 17 137	32 11 31	0 10 0 4 0 6	25 3 25	2	2	0 10 6 0 7 6 0 5 0
	1429	481	79009	35683	1495644	208152	31569	•••	1731	2190	1249	167 12 5
1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	14 8 45 2 41 181 4 48 13 7 7 7 7 172 48 304 28  6 11 19 12 28 69 6	9 12 12 12 224	953 518 2975 181 2699 5670 256 2115 859 977 9852 2712 17109 1622  992 588 1712 992 588 1712 3940 371 62	 629 993 2885 80 843  1921 5201 5041  136 282 204 103  951 	29580 11012 • 60128 4927 47530 94778 2862 67209 16905 7803 232294 46065 257555 257555 34788 1626 5457 14651 19558 10726 38145 72064 8148 8148 1278	5782 1498 7571 651 6904 13246 564 9400 2863 877 22382 4709 33510 3741 164 1601 1055 6620 9698 1143 142 	258 266 1013 96 650 3590 121 1125 235 161 4899 801 6717 489  442 543 118 569 1578 101 15	3 834 2 34 2 24 6 26 63 2 29 2 20 2 20 2 00 2 00 1 18 1 11 2 2 36 2 36 2 36 3 36 3 36 3 36 3 36 3	14	1 32 54 62 1711 120 275 10 202 65 32 288 500 104 26 1232	34 2 2 27 2 48 100  47 8 5 5 76 6 26 101 13  18 8 4 4 37 30  19 10 10 10 10 10 10 10 10 10 10 10 10 10	6 17 4 2 11 0 10 0 0 8 17 4 14 0 0 1 14 0 0 15 0 0 8 11 8 3 3 4 31 0 10 8 6 8 20 0 0 8 11 2 4 12 10 5 10 10 3 2 0 8 13 8 19 5 0 1 15 6
24		3		271	2036	93	44		••			0 5 0
25 26	::	36	::	1051 652	11488 1300	258 75	101 36	0.3	38	9	••	1 2 4 0 18 10
	967	273	56655	16640	1099310	142458	23959		896	1241	586	178 19 4

		LIA	BILITIE	s.	ASSETS.						
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, including any Overdraft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings.	Investments.		Owing to the		
						Machin- ery, and Fixed Stock.	House Property.	Ali other Invest- ments.	Society for Ooods.		
No. 9—Lincoln District—		£	£	£	£	£	£	£	£		
Boston bEdwinstowe	1958 245	10573 1451	4016 409	1436 81	4397 856	8879	1378	2295 1085	797	1 2	
bEmpingham & Normanton. Gainsborough	118 4291	797 58365	540 3889	2752	688 16640	55 21472	19087	323 10730	651	3	
Grantham	2331 6754 570	19206 42467 4526	6252 45272 1341	827 2226 490	6516 16413 1720	15732 24390 1958	2958 45954	2855 7344 3057	504 1738 150	5 6 7	
King's Lynn	1362 13541	2844 206727	3212 103342	567 13106	2986 67328	3204 122102	92 99945	828 50768	352 2930	8 9	
NewarkbOundle	1870	8305 269 140657	924	928	2979 469 40151	7081 40 69895	16645	1978 75 41865	205	10 11 12	
Peterborough Retford St. Ives (Hunts.)	1251 710	10816 2437	7599 792 469	7618 571 440	3259 1289	3596 265	1728	3305 2128	1187 539 129	13 14	
Saxby	75 2782	78 15718	248 8837	192 1599	354 7333	12253	5462	190 2983	200 194	15 16	
Skegness aSpalding Walmsgate	194 967 74	584 4316 127	468 4847 41	218 65	281 2127 104	821 6356 8		80 876 138	51 259 40	17 18 19	
Wisbech Phœnix	430	1043	1215	362	1078	1105	•••	449	275	20	
Productive Society:—	54027	530746	194027	89479	176968	299212	193249	192847	10201		
Lincoln Land and Building	603	4934	64081	3243	569	940	70506	936	230	21	
Total	54630	535680	258108	36722	177537	300152	263755	133783	10431		

	Employees on		Salaries and Wages.			PROFIT.								
	Dec.	Dec. 81st.					ln-	Aver-		Subscriptions.				
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	terest on Share Capital	age Divi- dend per £.	Bonus on Wages.	Educa- tional Pur- poses.	Chari- table Pur poses.	Co-oper Unic		
			£	£	£	£	£	s. d.	£	£	£	£	s. d.	
1 2	43	15	1968	841	31229 3555	3002 175	499	1 6	36		18	8	8	
3 4 5 6 7 8 9 10 11 12 13 14	124 50 135 10 28 416 28  439 29 12	72 8 38 37 199 9	5765 2651 7472 465 1978 21987 1629  18927 1470 608	3200 488 1979 136 459 15522 530  6089 198 130	2213 111737 52306 107832 10174 19537 358540 30418 1564 297570 30213 10702	12133 5523 12729 315 1511 43638 4199 77 87674 3195 1203	2782 817 1829 208 108 8518 350 6913 431 120	1 10 1 10 1 8 2 10 1 4 1 9 2 0 2 0 1 9 1 10 3 0	19	104 46 133 10 19 395 43  384 32 22	9 11 112 9 12 216 24 136 12 5	12 1 4 10 62 1 10 50 8 5 1	8 0 0 0 7 11 8 4 8 6 0 0	
15 16 17 18 19 20	66 3 15 3 8	10 1 4 	3290 157 695 81 387	822 78 234 123	2159 61789 3411 12596 1335 10934	188 5998 274 793 71 535	681 17 198 5 43	3 0 1 81 1 44 0 101 1 2 1 0	5 13	20 	26	11	6 8 3 4 1 4	
	1411	488	68442	30829	1159814	133233	23534		86	1215	595	213 1	4 11	
21		27	••	2617	8387	656	357					4 1	8 10	
	1411	515	68442	33446	1168201	133889	23891		86	1215	595	218 1	3 9	

# SUMMARY OF THE

	of Societies.		LIABILITIES.			ASSETS.					
NAME OF DISTRICT.		No. of Mem-	Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock	Value of Land, Bldings.	Invest	Investments.		
		bers.					Machin- ery, and Fixed Stock.	House Property.	All other Invest- ments.	to the Society for Goods.	
No. 1—Northampton and	:		£	£	£	£	£	£	£	£	
EARLS BABTON	20	9553	75606	23130	7882	30623	43065	18814	21561	1200	1
, 2-Wellingboro' and Kettering	29	25176	403684	110040	26878	154705	174245	151655	110867	37105	2
" 3-Leicester	.44	41553	489394	138264	24552	151036	243997	122776	174324	15496	3
" 4—COVENTRY	19	30278	335544	27046	31286	101170	115748	97165	115063	3019	4
" 5—Birmingham	22	47637	337211	44830	21914	119752	202316	27081	95581	8366	5
,, 6—Stafford	25	36854	278004	28845	23689	101464	151388	20304	93691	13778	6
,, 7—Derby	17	57150	764509	57842	30773	186914	322549	217630	195054	11956	7
" 8-Nottingham	26	41825	558853	55382	31915	158089	215233	126120	195862	13510	8
,, 9—Lincoln	21	54630	535680	258108	36722	177537	300152	263755	133783	10431	9
	_										
Totals, 1911	223	344656	3778485	743487	235611	1181290	1768693	1045300	1135786	114861	
Totals, 1910	225	332262	3550005	683243	210039	1128088	1818095	979462	998998	115358	
Increase		12394	228480	60244	25772	53202		65838	136788		
Decrease	2		••	••	••	••	49402	••		497	

# MIDLAND SECTION.

	Employ Dec.	yees on		es and ges.			1	PR	OFIT.			
				1	Sales during the		Interest	Am'nt Paid as		Subscrip	tions.	
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductivo.	Year.	Net Profit.	Share Capital.	Bonus on Wages.	Ednca- tional Pnr- poses.	Charitable Purposes.	Co-oper Uni	rative
			£	£	£	£	£	£	£	£	£s	. d.
1	173	27	9692	1547	206962	22497	2877		291	141	47	1 7
2	375	2855	23051	121019	931350	91148	17814	5183	1138	2235	136	7 11
3	735	972	49141	50952	1103550	117017	19184	2307	878	537	160	2 8
4	606	166	38259	10681	715363	98766	13235	50	1646	495	93 1	1 10
5	829	225	46100	13445	834639	101465	13626	1031	1146	449	155 10	5
6	758	493	41628	27802	800365	101681	12269	2038	1288	438	151 10	) 11
7	1429	481	79009	35683	1495644	208152	31569	1731	2190	1249	167 1	2 5
8	967	273	56655	16640	1099310	142458	23959	896	1241	586	178 19	9 4
9	1411	515	68442	33446	1168201	133889	23891	86	1215	595	218 18	3 9
	7283	6007	411977	311215	8355384	1017073	158424	13322	11033	6725	1309 15	2 10
	6990	5628		316975	7941847	930087	148497	12166	10093	5349	1252 2	
	293	379	26994		413537	86986	9927	1156	940	1876	57 11	1
				5760		• •						

#### NORTHERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of RIDING OF YORKSHIRE, for 1911, arranged

a These particulars are taken from our last year's return. b These particulars are taken this office or

		LIA	BILITIE	8.		1	ASSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share	Loans, includ- ing any	Re-	Value of Stock	Value of Land, Bldings,	Invest	ments.	Owing to the	
	Dets.	Capital.	Over- draft from Bank.	serve Fund.	in Trade.	Machin- ery, and Fixed Stock.	House Property.	All other Investments.	Society for Goods.	~
No. 1-North Northumber- LAND DISTRICT-		£	£	£	£	£	£	£	£	
Amble Ashington Equitable. Bebside Bedlington Blyth-Clive Industrial Cowpen Quay Cent'l Broomhill Cambois Choppington Felton Guide Post Hedgeley Howiek Newbiggin-by-the-Sea New Delaval Pegswood Radcliffe Sea Houses& N. Sund'rland Togston Ter. and Broomhill Tweedside Widdrington	1684 802 3700 2483 501 1707 960 471 463 104 610 636 376 1610 792 532 405 209 150 2757 340	. 19445 5456 74458 4734 31334 5012 32683 13869 12680 3280 3280 3562 83245 15197 7779 4829 4860 1276 2100 32863 1968	3992 822 185 25309  684 514 497 190 332 235 1965 40 1472 	521 818 5192 260 2553  692 944 1010  51 723 82 378 804 312 394 1165 75 127 3049	6878 5874 15260 2878 14325 2871 18950 4140 2070 558 2426 2000 711 5832 2135 1856 2426 517 1244 7285	8387 4519 20362 988 26208 2400 13008 5538 3762 1632 1643 1623 116 11435 2844 4086 1457 649 238 7065	630 616 26352 200 5736  786 3126  1432 275  11873 7518 988 	6103 1894 23833 2145 13030 478 12607 6363 4353 468 130 2519 920 8357 8473 3960 3730 9089 945 21251 4704	10 01 250 932 424 3951 404 1255 219 1010 1154  528 290 244 1422 733 417  88 61 3014 262	1 2 3 4 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 22
Total	21812	318528	38524	19657	91335	119995	60158	124600	17659	
No. 2—South Northumber- LAND DISTRICT— Backworth. Belsay. Coxlodge and Fawdon Cramlington. Newcastle-upon-Tyne North Shields St. Anthony's Seaton Delaval Seghill. Shiremoor.	900 139 550 4152 23545 2483 637 1920 298 940	17782 869 6123 77831 26196 3933 57794 18002	1294 1059 14590 17853 31692 1786 89 89	545 60 529 4263 5910 26 184 629 13 600	3767 514 2906 12453 67948 18322 1495 14438 1103 3296	6218 175 3743 29412 169506 37823 817 14768 1156 5624	7544 412 12602 102509 1708 200 7291 2932	1835 240 1358 49799 114870 4200 2438 24564 1798 8845	1565  2910 454 2083  4323 321 1231	1 2 3 4 5 6 7 8 9

#### SECTION.

NORTHUMBERLAND, CUMBERLAND, DURHAM, WESTMORLAND, and the NORTH in their respective Conference Districts.

from the Registrar's Return for 1910.  $\,c$  These societies have not made a return either to the Registrar.

	Employ	of rees on	Salarie						PROFIT	г.		
	Dec. Distributive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Sales during the Year.	Net Profit.	ln- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	45 30 134 21 112 14 65 29 16 17 7 3 21 13 3 21 15 8 25 16 15 8 4 54	24 24 61  54  13 11  3  30 11  5 	2943 1802 8145 1341 4713 845 3874 1790 1392 1016 171 1233 892 454 3062 1608 1001 830 211 333 3183 622	1113 941 8662 3177 1463 921 829 814  1906 727 248 	63292 42238 177106 26168 119737 15650 65220 41177 34819 2016 28425 16591 10534 81262 40907 27593 20404 5449 6132 E0544	9050 7199 26182 4051 16699 2441 10416 6740 5938 3199 214 4418 1839 1708 13553 6889 4773 3677 822 946 12970	817 258 3448 214 1519 242 1543 588 721 153 349 194 146 1521 738 382 177 44 101 1247 97	2 11 3 3 2 8 3 3 0 6 2 10 1 2 9 2 11 3 0 2 2 1 3 0 6 2 10 3 5 5 3 0 0 3 1 1 3 0 6 2 2 2 1 1 1 2 3 9	60	13       	13 10 100 21 135 6 46 21 24  9 3 5 45 18 10 15  6 6 8 6 6 6 5 6 6 6 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	13 6 8 6 10 6 10 6 10 8 6 8 4 5 10 20 8 8 4 5 10 20 8 5 1 5 2 2 3 16 6 5 5 5 2 2 3 16 6 6 5 5 1 2 0 3 2 8 9 7 7 0 6 1 8 4 8 4 8 4 8 8 8 8 1 1 4 0 0 1 4 8 8 8 8 8 0 2 13 0
	709	313	41461	17253	942600	147033	14533	••	64	326	555	155 10 0
1 2 3 4 5 6 7 8 9	87 3 13 147 719 115 16 53 8 27	7  53 172 19  63	2250 152 1250 10771 39570 4864 1000 5204 674 2328	\$07  8416 5564 1531 2427 457	52916 2896 23220 203480 610638 64811 20421 110960 10741 54318	5375 273 3312 35044 90236 5500 3135 19070 1743 10165	876 35 313 3834 18204 1398 174 2893 192 857	1 84 2 6 2 8 3 2 2 55 1 44 2 11 2 0 3 1 3 53		10 61 40 100 5 5	72 26 145 1875 8 5 60 12 63	7 10 0 1 1 0 3 7 9 84 19 8 40 0 0 16 13 4 5 2 10 15 0 0 2 12 8 7 15 0

										-
		LIA	BILLTIE	s.		/	SSETS.			
NAME OF SOCIETY.	No. of Mem-		Loans, includ-	D.	Value of	Value of Land,	Invest	ments.	Owing	
	bers.	Share Capital.	over- draft from Bank.	Re- serve Fund.	Stock in Trade.	Bidings, Machin- ery, and Flxed Stock.	House Property.	All other Investments.	to the Society for Goods.	
No. 2 -South Northumber- LAND DISTRICT-Con.		£	£	£	£	£	£	£	£	
Walker-on-Tyno Wallsend Willington Quay & Howden	1919 5447 1437	17938 91869 14696	1955 6882 9473	1613 5345 365	4536 16650 4891	7195 24288 13210	8169 50792 4909	4051 22005 1984	746 1383	1 1 1
Special Society:	44367	705593	87570	20076	147319	313935	199063	237987	15545	
Pioneer Fishing(N. Shields)	69	6959	1115		7875			230		]
	44436	712552	88685	20076	155194	313935	199063	238217	15545	
Productive Societics:— Co-operative Laundries— Newcastle-on-Tync	48	9560	6774	600	130	13686		3405	768	
Newcastle-on-Tyne House- hold Furnishing	120	6312	25566	1993	5016	29922		349	4378	
Total	44599	728424	121025	22669	160340	357543		241971	20691	
To. 3—Cumberland & West-										
MORLAND DISTRICT— Aspatria Industrial Broughton Moor Carlisle Cleator Moor	1690 119 8014 6307	17673 310 109932 91657	968 1980 540	1080 38 9800 4808	5222 281 31181 23020	5171 962 58554 25092	1265 3797	10224 253 32793 48004	65 9090 8802	
Egremont	414 1555 299 89	5274 28611 3126 765	17 611 525	871 214 61	1544 6145 1194 236	1076 7234 1908 946	555 1425	2340 13883 716 174	300 2896 374 122	
Keswiek	803 450 470 4133	10409 4764 2806 32569	2072 11627	496 354 1270	3228 1341 1165 12303	2418 1234 490 9748	2742 1775 11388	2314 2334 811 16843	777 885 52 2338	
Naworth Collieries Penrith Tebay	463 1155 221	2082 8643 1570	2089 218	500 171	1710 2835 855	2328 3567 617	1150	882 3190 314	589 1613 180	
Upperby	95 95 307 236	278 1000 1578 1626	92	104 271 203 138	148 486 570 381	2 447 526 864		303 343 1075 611	372 	
Workington Bee Hive ,, Industrial	1959 2216	12603 22179	2551 1952	3099 2089	7700 6474	8695 14357	1727 5162	1499 2010	2632 3016	
Total	31090	361455	25242	25567	108019	146236	30986	140916	34148	
O.4-WEST DURHAM&SOUTH N'THUMBERLAND DIST Allendale	343	3586	1118	4	1467	2229	599	255	405	
Alston	357 7083 9536	1065 172090 220047	744 4535 5700	9983 1649	844 33261 28858	933 32606 57093	54359 116820	468 74094 32372	429	
Burnopfield	2884	62960 1384 64991	260 2668	2082 80 1231	9497 997 9732	14804 483 20627	25477 15561	21119 450 24497	3248	
Esh	235	16413 3388 2067		748 247 118	4986 759 1263	4020 49 742	2438 693	7466 3081 332	2340 175 183	
Haltwhistle	719 345	11191 2813	344	486 52	2487 910	3348 1568	1573	1222	1334 302	

	Employ	o of yees on	Salari	es and ges.					PROFIT	r.		
	Dec.	31st.			Sales during the		In- terest	Aver-	Bonos		Subscrip	otions.
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	on Share Cspital	Divi- deud per £.	on Wages.	Educa- tional Pur- poses.	Chari- table Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
11 12 13	58 138 43	13 40 10	3119 7429 2263	628 3370 658	60862 146886 41738	8542 25650 6440	686 4234 654	2 5½ 2 9½ 2 7		310 58	19 87 45	10 0 0 21 0 0 8 10 0
	1377	385	80774	18558	1403837	215185	34350			595	2417	173 12 3
14		32	••	1064	5774		••				• •	0 13 0
	1377	417	.80774	19622	1409611	215185	34350		••	595	2417	174 5 3
15		144		3720	12824	2334	460	2 0				0 6 10
16	• •	99		7454	16170							1 0 0
	1377	660	80774	30796	1438605	217519	34810		••	595	2417	175 12 1
1 2 3 4 4 5 6 6 7 7 8 9 100 11 12 13 14 15 16 17 18 19 20 21	34 1 216 127 6 6 32 6 2 16 10 6 93 13 21 5 2 4 5	14 	1644 113 11360 9262 311 2430 450 154 757 556 332 5794 619 970 250 138 219 245 2081 2921	875 4442 2836 51 703 75 184 1982 155 169 7777 1492	44305 2497 283969 172389 7684 48152 7136 2815 17837 15273 8411 98450 13160 24568 6531 22590 23778 7007 13588 40659 54489	6108 4366 32467 32109 1114 7077 216 2744 1277 765 2698 605 361 216 960 332 6397 8435	798 13 4415 9677 253 958 145 335 232 129 1421 95 334 72 8 41 60 685 909	2 41 3 0 4 3 0 0 2 9 8 2 3 2 4 3 2 3 6 7 1 2 2 0 1 1 1 2 1 0 2 2 1 1 1 2 1 0 2 2 2 1 1 2 2 2 2	17	30 100 100 28  129 9 20 2	20 118 181 51 51 11 11 13 8 154 10 3	13 18 10  33 6 8 30 0 0 3 9 0 10 0 0 2 2 0 0 15 0 6 11 10 3 13 8 4 25 0 0 3 14 2 9 1 4 1 17 4  2 10 0  12 11 8 10 10 0
	692	265	40606	13741	815318	<b>12064</b> 8	14645	••	49	533	624	172 19 10
1 2 3 4 5 6 7 8 9 10 11 12	7 7 222 220 62 4 72 222 5 7 17 10	64 135 10 19 2	357 228 18239 14508 4889 175 4060 1556 264 328 1025 560	3643 8263 712  968 86  373	7489 4336 423302 326978 91069 4341 65915 40963 9748 7302 25870 10175	494 98377 65406 19356 482 10783 7892 1696 939 4396 1478	129 26 7584 8327 2638 54 2821 786 148 93 435 63	2 0 4 44 3 6 4 12 3 0 3 2 3 7 3 32 2 11 3 0		3 3 200 1428 235 122 7 10	2 150 90 92 2 37 10  3 28 3	2 16 4 3 4 4 20 0 0 50 0 0 1 15 2 10 10 0 6 16 8 8 8 2 1 12 0 5 19 0 2 15 4

		LIA	BILITIE	8.		1	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, including any Overdraft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- cry, and Flxed Stock.	House Property.	All other Investments.	Owing to the Society for Goods.	
No 4-West Durham&South N'Berland DistCon.		£	£	£	£	£	£	£	£	
Hexham and Acomb Leadgate Nenthead Swalwell Tantobie Throckley West Stanley West Wylam and Prudhoe Whitfield	427 1851 107 698 581 1625 4427 3262 105	4979 31880 371 8195 21358 33948 123901 65853 1103	48 2480 1211 12463 6425 2667	238 4173 138 372 800 1674 3092 4170 144	1413 11275 441 1890 3538 6680 18064 10221 499	2906 4256 123 4675 4475 11936 59739 13923 120	5703 2176 11630 13085 25353 25210	817 12194 178 4160 5488 20256 44088 27506 909	493 181 858 379 1356 4081 2938 56	18 14 15 16 17 18 19 20 21
	37691	853083	40663	31481	149082	240055	300677	285397	25393	
Productive Society:— Derwent Flour Mill	d9	18026	23321		12423	12887	••	14176	2797	22
Total	37700	871109	63984	31481	161505	252942	900677	299573	28190	
Haswell	4518' 2620 2620 393 393 1270 6420 111425 2566 490 4561 1546 415 9226 3410 311 2729 14727 1753 1565 70862	80056 41398 144140 10771 14828 8983 14992 2465 87003 5367 28333 7508 87660 26244 2521 28323 101435 24233 46251 29649	29112 1144 4096 433 2594 9388 13 13516 975 1613 68 508 3038 140195 3142 247 11228	4621 1591 5962 916 390 430 7512 4366 90 2070 214 8766 459 152 870 744 1007 71208 1400 47416	20714 7643 24309 2103 4389 2083 37486 12404 1841 21910 2394 7162 2344 34577 1v694 1919 7175 53809 5940 9738 5613	60546 134915 34755 178 4602 2823 53633 17591 1058 45426 3720 2470 919 42039 18039 1723 9546 86730 11653 17945 436045	17916 6456 25129  56985  33804  4144 1514  91282 3942 10875 6659	14611 20625 72689 11215 7650 5338 30643 10290 6396 505 20343 4428 59111 4755 588 16253 19639 7490 12864	13074 2315 11144 108 457 117 5529 881 4498 564 887 256 2008 2806 276 13086 64082 *1477 1930 *1477 1930 *1477 1930 *1477 1930 *1477 1930 *1488 *1498 *1	1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21
No 6-SOUTH DURHAMDIST.  Bearpark Colliery Bishop Auekland Bowdon Close Brandon and Byshottles Cornforth and Coxhoe Crook Durham Easington Lane Framwellgate Moor Hetton Downs Low Moorsley Newbottle New Brancepeth Pittington	48 1267 2182 4713 2321 670 275 1876 364 1940 995	2164 388210 121 24588 46662 141292 62486 9820 850 27577 7328 35978 13664 22219	283 .: 1248 3359 .: 121 6866 514  3886 232	586 7426 1507 448 791 654 208 53 1596 223 1457 460 1717	994 60753 188 5129 8699 16168 9720 2490 752 9642 2148 11258 6508 8392	713 62629 85 10630 11529 15280 10805 2769 116 8793 1010 6790 2965 5857	171321 6419 8624 13448 36947 1722 5450 841 1936 1626 4130	922 155960 63 7244 23609 102693 8834 4093 263 17005 4987 20914 9494 8159	*404 7352 23 2636 2177 13020 102 1001 173 799 346 2425 398 1539	1 2 3 4 5 6 7 8 9 10 11 12 13 14

	No Employ	o. of vees on	Salari	es and					PROFI'	г.		
	Dec.	81st		1	Sales during the		ln-	Aver-			Subscri	ptions.
_	Distri- butive.	Pro- ductve.	Distri- butive.	i'ro- ductive.	Year.	Net Profit.	terest on Share Capital	age Divi- dend per £.	Bonus on Wages.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
13 14 15 16 17 18 19 20 21	12 51 3 22 20 56 182 86 3	8  2 5 14 59 44 1	780 3306 155 1246 1553 3495 11598 5602 119	607 165 254 1021 5555 2405 56	12053 84238 3280 28376 35336 94508 264993 136432 4126	1661 19634 351 5329 8020 18962 58819 34595 438	205 1577 12 430 962 1772 6017 2809 52	2 34 4 42 2 3 64 4 0 3 6 4 0 3 11		9 30 34 445 214 175	6 20 25 17 26 89 61 1	3 12 3 8 6 8 0 15 2 5 8 6 4 11 0 10 0 0 35 19 0 10 0 0 0 16 8
	1090	369	74043	24108	1679730	359108	36940			2915	602	188 6 3
22		49	••	4050	142265	1877	901	0 2	••			2 2 0
	1090	418	74043	28158	1821995	360985	37841		••	2915	602	190 8 3
1 2 3 4 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 12 20 21	244 69 215 16 34 20 368 91 13 55 19 250 98 10 81 813 550 73 41	41 53 1 59 29 1 44 5 166 166 445	12315 4290 13697 1229 2361 1414 21096 6642 859 7532 810 3584 1244 17471 5602 657 8742 18412 2443 4904 2724	2700 2892 123  3963 1587 68 2700 418  7595 1038  25587	219111 106398 253861 35487 42251 27045 377392 111240 15875 150663 17964 79905 28005 393378 124707 13607 87268 211718 49182 96530 56648	43169 21723 55498 9757 6966 5007 55814 19319 2885 25896 2885 11934 15912 23090 2368 13953 17515 8297 19014 10486	\$464 1967 5978 533 679 422 6767 1430 123 4021 243 1274 359 4580 1463 108 1225 4348 1150 2922 1042	8 4 2 1 1 2 4 2 1 1 3 2 7 7 7 3 4 3 3 6 6 1 4 4 4 1 4 1 2 2 6 4 4 4 1 4 1 4 1 2 1 2 1 2 1 2 1 2 1 2 1		48 177 140 6 6 12  242  9  5  321 200 18	234 85 191 21 33 6 218 53 6 121 6 39 42  25 165 296 43	38 3 4 12 10 0 21 1 11 3 2 8 12 14 2 8 12 14 2 5 5 3 10 34 0 0 2 15 5 12 16 7 3 7 0 10 8 6 8 2 5 6 8 2 5 6 8 2 15 5 16 15 0 40 0 0 8 8 0 8 6 8 10 6 4
		449	133028	20057	2497833	445000	49490	•••			1490	2/9 1/ 4
1 2 3 4 5 6 7 8 9 10 11 12 13 14	7 381 2 43 54 127 43 22 6 6 88 13 86 36 58	151 24 23 41 13 7 1 18 25 15	414 27924 112 3161 4056 7585 2952 1425 455 4797 1224 5733 2244 3590	9778 1581 1500 2887 921 545 11 1268 1639 872 599	12477 609524 1748 76101 89011 185611 60779 34448 8134 109862 21569 126246 61228 71010	2406 123961 44 15897 17208 37125 12720 6996 1535 23047 4809 27727 15308 15629	115 19135 5 1196 2286 2286 5395 3107 475 46 1548 327 1792 668 902	4 23 5 3 6 6 4 2 5 3 4 2 11 3 4 3 11 4 0 4 0 4 2		80  14 5 114 	5 30 30 45 70 16 15 1 56 12 55	30 0 0 0 9 9 4 18 4 8 10 0 0 5 7 0 2 4 6 8 2 19 10 10 0 0 8 4 2 10 7 10

								23, 0001		
		LIAI	BILITIE	8.		A	SSETS.			
NAME OF SOCIETY.	No. of Blem- bers.	Share Capital.	Loans, including any Overdrait from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	House Property.		Owing to the Society for Goods.	
No. 6—SOUTH DURHAM DISTRICT—Con. Sherburn Hill Stanhope-in-Weardale Station Town Tow Law Tudhoe Colliery West Conforth Willington.	2902 1607 1170 1415 1966 1353 1840	£ 47792 28639 13385 32215 16831 14565 49572	£ 893 8105 1480 473 1104	£ 3100 972 398 1000 1505 556 626	£ 13833 8937 5809 7453 6247 4252 8296	£ 10385 8345 7106 8701 4349 9646 6418	£ 1600 3708 2405 6969 5107	£ 28952 12364 2491 19666 11481 3250 34787-		15 16 17 18 19 20 21
Total No.7-South Durham & North	47380	985358	23564	25283	197668	189921	272253	477251	43192	
RIDING OF YORKSHIRE DIST. Barmard Castle Castle Howard Darlington. East Cleveland Grosmont Guisborough Hartlepools Kirkby Stephen Malton and Norton Marske-by-the-Sea Middlesbrough Middleton-in-Teesdale Northallerton Pickering Skelton Stockton-on-Tees Thirsk Whitby	1334 739 378 1500	6017 1242 75384 40490 1521 17048 70267 2901 1653 3935 129880 24244 4065 1607 10199 101749 1530 6015	860 486 3514  840 49670  1306 641 5321 300 734 58 211 12667 118 592	644 165 4061 2947 257 306 7562 174 345 110 8619 1494 194 205 420 7329 181 355	2042 982 24178 11239 1005 4189 26553 822 1017 1814 42210 7049 2769 575 8601 27341 1287 2582	4075 108 29882 12070 853 4701 65900 1264 2285 696 78801 8389 841 1112 2824 45940 2786	100 2672 6201 6095 86687  162 27792 8252  1817 28604 	1515 269 24632 24171 700 3538 9918 1011 503 1058 11171 13252 1735 1661 3450 34062 745 2144	796 279  1221 13506 304 36 389 2780 1066 151 45 717  314 	1 2 8 4 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18
Productive Societies: - Brandsby Agricul. Dairy Northallerton Corn Mill	810 690	2396 1733	1369 986	259 2533	2456 542	1709 3270		414	1797 2110	19 20
Total	62227	502983	79668	38160	164252	260934	11332	136067	15511	

<sup>†</sup> Clubs.

	Empio	ol rees on		es and					PROFIT	r.		
	Distributive.	Pro-ductve.	Distri- butive.	Pro- ductive.	Sales during the Year.	Net Proût.	In terest on Share Capital	Aver- age Divi- dend per £.	Boous on Wagea.	Educa- tionai Pur- poses.	Charitable Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
15 16 17 18 19 20 21	74 32 34 38 52 36 64	31  2 15 2 3 18	5215 1998 2396 2383 2929 2616 3969	198 1082 35 216 1045	166967 39685 42688 50488 78678 60670 81921	36850 5663 7369 8806 14662 10694 15545	2100 927 614 1230 787 692 2005	4 3 0 3 2½ 3 4 3 6 3 8 3 3½	::	10 50 	69 30 5 41 24 10 28	14 4 6 13 2 8 9 12 10 10 0 0 8 6 8 11 4 6 8 6 8
	1271	398	87178	26455	1988375	403001	45352			333	523	204 1 8
1	15		838	••	16554	2001	274	2 34				8 14 1
2 3 4 5 6 7 8 9	5 192 95 4 33 217 6	87 28  6 79	306 10963 4749 212 2035 13783 344 468	1716 1860 287 4436 68	6090 179985 115944 5898 42267 226082 6502 9107	450 26698 19971 770 5802 32007 591 1380	45 2750 1235 67 667 3424 100 136	1 10 2 4 3 4 2 8 2 7 4 2 6 2 0	260	166 35  14 97	76 100 9 28 356	2 8 6 20 0 0 13 6 8 2 6 8 8 6 8 21 0 0 2 19 4 3 17 8
10 11 12 13 14 15 16 17 18	12 365 27 10 6 36 350 9	85 8  4 103	715 22591 1804 616 234 2080 17960 371 892	4877 474  400 6392 67	11322 351760 35852 14638 6283 36249 897331 8985 17558	1409 43717 4991 1284 1031 5185 43106 897 1880	144 4567 831 190 72 842 3644 72 245	2 6 2 23 3 0 2 3 3 0 2 10 2 6 2 0 2 2½		9 184 22 16 24 	4 87 26 6 1 10 102 	2 17 9 66 2 4 11 8 10 5 17 2 2 18 4 8 6 8 30 0 0 4 0 0 8 6 8
	1413	352	80911	20577	1427852	193120	18805		260	596	834	222 12 4
19 20	• • • • • • • • • • • • • • • • • • • •	19		1112 501	21810 8428	386 126	115	0 6		::	::	2 7 10
	1413	379	80911	22190	1458090	193632	18920		260	596	834	225 0 2

# SUMMARY OF THE

		es.		LIA	BILITIE	s.		ı	SSETS.			
NA.	ME OF DISTRICT.	Societies.	No. of Mem-		Loans, includ- ing any	Re-	Value of	Value of Land, Bldings.	Invest	ments.	Owing	
		No. of	bers.	Share Capital.	Over- draft from Bank.	serve Fund.	Stock in Trade.	Machin- ery, and Fixed Stock.	House Property.	All other Invest- ments.	Society for Goods.	
Ma	1—North Northum-			£	£	£	£	£	£	£	£	
INO.	BERLAND	22	21812	318528	38524	19657	91335	119995	60158	124600	17659	1
22	2-South Northum- BERLAND	16	44599	723424	121025	22669	160340	357543	199063	241971	20691	
17	B-Cumberland and Westmorland	21	31090	361455	25242	25567	108019	146236	30986	140910	34148	
17	4-West Durham and South Northum- BERLAND	22	37700	871109	63984	31481	161505	252942	300677	299578	28190	
17	5—East Durham	21	70862	938419	216494	47416	278197	436045	262810	335178	60135	
11	6-South Durham	21	47380	985358	23564	25283	197668	189921	272253	477251	43192	,
22	7-South Durham and North Riding of Yorkshire		62227	502983	79668	38160	164252	260934	11332	136067	15511	1
	Totals, 1911	143	<b>31567</b> 0	4721276	568501	210233	1161316	1763616	1137279	1755556	219526	
	Totals, 1910	145	306788	4602066	573412	199138	1136971	1739570	1199783	1674332	288279	
	Increase		<b>6</b> 892	119210		11095	24345	24046		81224		
	Decrease	2			4911				62504		68753	

### NORTHERN SECTION.

	Employ Dec.	yees on		es and ges.				PR	OFIT.				
	Dec.			1	Sales during the		Interest	Am'nt Paid as		Subscrip	tions.		
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- dnctive.	Year.	Net Profit.	Share Capital.	Bonus on Wages.	Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-oj	pera	tive a.
			£	£	£	£	£	£	£	£	£	s.	d.
1	709	313	41461	17253	942600	147033	14533	64	326	555	155	10	0
2	1377	660	80774	30796	1438605	217519	34810		595	2417	175	12	1
3	692	265	40606	13741	815318	120648	14645	49	538	624	172	19	10
4	1090	418	74043	28158	1821995	360985	37841		2915	602	190	8	8
5	2233	445	133028	25537	2497835	443060	43498		858	1496	279	17	4
6	1271	398	87178	26455	1988375	403001	45352		333	523	204	1	8
7	1413	379	80911	22190	1458090	193632	18920	260	596	834	225	0	2
	8785	2878	538001	164130	10962818	1885878	209599	373	6161	7051	1408	9	4
	8550	2879	525855	155115	10597073	1753169	207388	321	5831	7638	1460	2	0
	235		12146	9015	365745	132709	2211	52	330				
		1								587	56	12	8

### **NORTH-WESTERN**

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of Westmorland, York (East and West Ridings), and Isle of

a These particulars are taken from our last year's return. b These particulars are taken this office or to

		LIA	BILITIE	S,		1	ASSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share	Loans, includ- ing any	Re-	Value of	Value of Land, Bidings,	Invest	ments.	Owing to the	
	bers.	Capital.	Over- draft from Bank.	serve Fund.	Stock in Trade.	Machin- ery, and Fixed Stock.	Honse Property.	other Invest- ments.	Society for Goods.	Serie san
N- 1 4 Du		. £	£	£	£	£	£	£	£	
No. 1—AIREDALE DISTRICT—Addingham	316	4358		205	1452	949	1280	1128	142	1
Allerton	363	3897	722	600	1341	553	1725	2691	152	2
Bingley	3172	87074	12488	4305	11552	18443	38297	39886	1303	3
Birkenshaw	3033	39788 437773	92 13902	1700 10487	7907 85513	8053 167938	7617 78541	22309 165637	162 5087	5
Bradley Coal	71	71	10002	62	81	12	10041	40	27	6
Carleton	215	2336	430	306	922	573		1895	62	7
Clayton	660	7374	699	11	2771	4482		2151	212	8
Cononley	398	2091	20	350	720	882	***	2046	107	9
Cowling	279 319	2522 150	721 15	130	1775	1732 184	96	685	187 157	10
Cross Hills	460	3495	70	53	1595	1558		1282	101	12
Denholme	541	6510	2997	791	1723	1227	191	7977	190	13
Eccleshill	525	5416	1275	156	2784	3924		1171	386	14
Gargrave	291	1977	85	317	1254	643	and it	995	190	15
Great Horton	5231	94217 5893	6487 600	1830	19671 1559	30502 1724	31271	30833 4534	†904 325	16 17
Greengates & Apperley B Guiseley	489	22389	2831	1000	4529	7867	3885	11850	1069	18
Hainworth	18	23	15	25	79	8	0000	27	12	19
Harrogate	3830	27119	2323	1492	8712	12193	1489	11722	532	20
Haworth	1005	13825	2462	1188	2828	4634	366	12286	478	21
Ingleton	319	3777		147	1566	738	295	1308	321	22
Ingrow	61 10851	248 183157	10832	55 10513	201 26243	24940	56540	281 110848	1992	23 24
Keighley Industrial Leeds Industrial	46933	817088	32627	63475	251908	394413	182198	236496	9865	25
Lees and Cross Roads	530	7014	744	804	2400	3273	1777	2430	248	26
Low Wortley	1115	4630	4029	186	2672	3522	3249	919	468	27
Oxenhope	208	3890	389	946	1196	804	1227	1718	163	28
Queensbury	2087	35248	3201	1126	10283 7272	14072 7652	3708 2343	14983	1073 1241	29 30
RawdonbSettle	1475 437	22506 2192	331 2668	219	946	435	2040	3698	1241	31
Silsden	954	17966	1801	689	3829	10458	3463	4504	676	32
Skipton	1807	28433	62	1439	7889	14117	3025	8126	894	33
Stanbury	105	631	102	194	283	335		511	134	34
Stanningley Coal	1210	151	1.00	927	1005	453	000	729 2081	‡222 133	35 36
Steeton	444 458	5289 5018	1470 23	89 176	1965 1655	2898 1846	668 1477	1818	155	37
Sutton Mill	235	138	20	170	20	1010	12(1	246	129	38
Thornton	586	6238	664	275	1932	5066	160	1854	108	39
Tong Park	73	437	118	78	440	10		265	117	40
	1									

## SECTION.

CARNARVON, CHESTER, DENBIGH, DERBY, FLINT, LANCASTER, STAFFORD, part of Man, for 1911, arranged in their respective Conference Districts.

from the Registrar's Return for 1910.  $\,c$  These societies have not made a return either to the Registrar.

	No Employ	ees on	Salarie						PROFIT	r.			_
	Dec.	Slat.		1	Sales during the		ln-	Aver-	P		Subscrip	otions.	
	Distri- bntive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	terest on Share Capital	age Divi- dend per £.	Bonus on Wages.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-operati Union.	¥6
1 2 3 4 4 5 6 6 7 8 8 9 10 11 12 13 14 15 16 17 18 19 20 12 22 23 24 25 26 27 28 30 31 32 33 34 35 5 36 38 39 40	5 4 70 555 453 3 111 12 4 115 7 22 1 1 699 22 6 6 1 142 1623 111 13 2 2 38 30 21 45 5 1 1 9 9 1		£  287 345 4126 3177 28949 18 191 697 221 326 680 675 6222 451 1299 34 4248 1401 877 106 9161 80241 800 172 2111 1489 . 1385 2900 94 191 635 388 70 600 101	£  2843 390 20585 331 115 251 2922 214 518 860 257 8163 37568 189 120 2016 248 416 902 140 232	£ 9679 10581 101540 86208 564459 321 5839 14890 7416 8724 2326 9100 18637 10759 8132 136194 12728 31938 636 70836 91392 9169 21706 1536549 18246 14173 7466 57238 36987 7635 28181 59092 2701 12940 983 15320 983 15320	£ 1189 1608 21279 15077 93070 2358 1201 904 70 1369 3127 1648 2031 22197 2121 5723 83 9501 5260 30 42525 230692 2948 1480 1123 10487 6314 784 3908 9103 335 686 86 86 86 86 81 825 20557	£ 163 145 2794 1557 15618 3 37 17 855 99 7 19 1304 207 242 856 440 180 8 6972 2227 188 6972 224287 180 1001 1001 1001 1001 107 1001 1001	s. d. 2 3 3 0 3 0 0 3 3 0 0 3 4 4 0 2 10 3 0 0 3 6 6 2 10 0 3 6 6 2 10 0 3 6 6 2 10 0 3 6 6 2 10 0 3 6 6 2 10 0 3 6 6 2 10 0 3 6 6 2 10 0 3 6 6 2 10 0 3 6 6 2 10 0 3 6 6 2 10 0 3 6 6 6 2 10 0 3 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	£	£	£ 2 114 178 455 471 178 455 471 11 15 5 31 11 11 11 8 8 999 13 8 8 399 11 4 4 366 577 14 300 2 2 2 14 11 1 1	2 13 3 0 0 20 0 0 0 84 9 1 1 16 5 10 0 3 7 2 5 6 4 10 4 6 2 10 4 0 9 13 25 0 7 12 2 12 2 12 120 0 4 6 1 136 8 6 1 1 13 8 6 1 1 13 8 6 1 1 13 8 10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	d. 4 00 00 00 00 00 00 00 00 00 00 00 00 0

							1 RADE		1016	_
		LIA	BILITIE	8.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem-		Loane, includ-		Walna at	Value of Land,	Investr	nents.	Owing	
	bers.	Share Capital.	Over- draft from Bank.	Re- serve Fund.	Stock	Bidings, Machin- ery, and Fixed Stock.	House Property.	Ail other Investments.	for Goods.	
		£	£	£	£	£	£	£	£	
AIREDALE DISTRICT—Con. Uppertown Wilsden Windhill (Shipley)	415 357 6600	5562 3770 106617	49 231 8046	438 652 5298	1483 1331 21550	1226 1482 26548	1769 37560	2478 2401 45607	162 183 238	41 42 43
	120777	2028298	115621	113758	505894	781875	464217	773973	28872	
Productive Societies:— Airedale Worsted Manu- facturing (Bradford) Bradford Cabinet Makers Keighley Laundries	443 75 13	6845 2830 3262	2065 2952	1643 380	8871 2826 101	558 2422 3214	•••	1270 89 58	1490 1103 91	44 45 46
Total	121508	2041235	120638	115781	517692	788069	464217	775390	31556	
No. 2—Bolton District— Adlington Alnsworth New Road.  , Old Road Bamfurlong Bolton Bryn Gates (Bamfurlong) Chorley Eagley Bridge Earlestown Edgworth Egerton Farnworth and Kearsley Heapey Hindley Hindley Hindley Little Hulton Little Hulton Little Hulton Little Hulton Radeliffe and Pilkington Ringley and Kearsley Tyldesley Walkden. Westhoughton & District.  , Friendly Wheelton White-le-Woods Wigan Withnell (Brinscall)	491 2980 800 2776 500 343 7087 281 1843 717 8072 167 11885 901 668 1335 4460 621 1570 2521 422 1147 1250 122 223	8377 2671 4303 8318 805443 6382 33033 15212 28004 10747 5458 110817 4137 17054 111223 30548 2579 190381 15298 15031 20326 811522 8059 22683 1000 20424 2058 15031 1604 1704 1705 1705 1705 1705 1705 1705 1705 1705	637  276 47157 134 9398 3465 1443 9304 1917 26983 124 1784 795 4324 558 8517 3452 2862 595 11107 2871 19559  2871 2841 1752 1752 1752 1752 1752 1752 1752 175	1391 165 228 321 36619 438 2741 545 977 396 339 10613 640 1185 657 10490 895 5405 295 2255 466 1068 2233 2437 1049 2066 2233 2194 1062 2233 2194 1062 2235 2457 2457 2457 2457 2457 2457 2457 245	2371 312 774 2192 72791 1656 12328 6803 1820 1040 19399 615 4083 3142 7207 767 50123 2696 1269 7-26 1269 2826 6220 1040 11288 5090 2508 1309 20310 1195	2695 401 698 2969 161304 426 13669 4290 13915 1715 968 41708 617 5456 6225 10626 392 87267 7208 2243 10654 21111 3086 8687 15158 614 25987 3262 464485	3148 .888 1236 428366 3152 9882 9204 2719 38014 2200 .3496 6363 1959 26537 7258 1973 2338 26993 2920 22215    4471 4166 623797	3249 2410 2659 2661 26811 2367 12966 3870 9736 14974 6272 61404 2027 13424 1130 58836 4246 4066 37178 3559 12949 26051 734 8408 8408 19837 1555 174 9020 90008 2979	426 95  712  896 206 120 4282 149 464  132 2487 1495 42 8713 2466  842         	1 2 2 8 4 4 5 6 6 7 7 8 8 9 10 111 122 133 144 155 166 177 18 19 200 21 22 23 24 25 26 27 8 29 30 31 32 33
Productive Society:— Bolton Cabinet Makers	60	1459	1634	574	2877	219		307	478	34
Total	94414	1646233	156993	89670	276385	464704	623797	645703	20838	

	T »		1		1	1						
	Emplo	o. of yees on . 81st.	Salar Wa	ies and ages.		ļ	1	1	PROFI	T.		
		T -		1	Sales during the		ln- terest	Aver-	Bonna		Subscri	ptions.
	Distri- butive.	Pro- ductve	Distri- butive.	Pro- ductive.	Year.	Profit.	on Share Capita	age Divi- dend per £.	on Wages.	Ednea- tional Pur- poses.	Charitable Pur poses.	Co-operative Union.
41 42 43	6 7 130 2980	76 1512	£ 480 450 8521 165143	£ 163 4263 83656	£ 11957 11311 190882 3452353	£ 1730 2006 30492 542193	£ 203 125 3976 72914	s. d. 3 0 3 0 2 113	£	£ 3 122 2872	£ 16 3 167 2289	£ s. d. 3 7 2 2 16 8 32 0 0 481 3 4
44 45 46		46 30 30	•••	2305 2060 1086	20808 5722 2681	917 166 417	563 136 381	0 4	33	18 8	16	3 13 4 0 13 0 0 5 0
	2980	1618	165143	89107	3481564	543693	73994	••	33	2898	2305	485 14 8
									•			*
1 2 3 4 4 5 5 6 6 7 8 9 10 11 12 13 14 15 16 6 17 7 18 19 20 21 22 23 24 25 6 27 28 9 30 31 32 33	23 22 3 22 711 14 66 20 67 10 7 174 6 8 4 4 31 116 66 90 9 21 116 66 90 91 117 117 118 118 118 118 118 11		1270 203 274 1211 51212 1026 4313 1660 3338 693 534 10944 391 2177 1728 3826 261 1506 910 2484 6497 1092 3818 5818 164 2040 1992 1488 10199 876	258 16043 242 1704 380 1319 295  652 396 1285 97 9445 524  1069 3679 414 1254 2280  5010 73	23514 5352 8563 22451 889631 22991 85057 22999 71274 17361 13027 200053 10242 51347 34251 73710 7449 475402 23255 2365 2365 2365 2365 2461 2561 2561 2662 270084 10159 3429 4355 2662 3429 3429 4355 4355 4355 4355 4355 4355 4355 435	3868 1079 1782 3220 182670 2544 13761 4800 10697 3495 2368 35847 19912 5077 12096 1529 68751 6078 4100 9211 25405 3157 12185 1832 735 9990 10106 787 1011 1650 24665 3395	313 120 209 385 23872 278 12111 539 989 417 268 4390 1167 1167 1167 1355 630 601 915 3104 915 325 880 2122 2122 9 9173 268 326 327 989 989 989 989 989 989 989 989 989 1186 737 470 1167 1268 1268 1278 1278 1278 1278 1278 1278 1278 127	3 0 4 0 0 2 6 3 3 10 2 6 3 3 0 0 2 10 3 10 2 3 0 0 3 3 0 0 2 10 3 10 2 10 3 10 2 10 3 10 2 10 3 10 2 10 3 10 2 10 3 10 3		25 3710 3 4 193 64 60 149 54 20 83 83 515 1300 203 22 610 5 6845	22 6 18 842 6 6 29 10 19 17 17 190 65 5 78 8 32 7 43 6 6 6 8 32 12 22 28 8 41 29 10 10 10 10 10 10 10 10 10 10	5 14 2 1 16 10 2 17 4 3 15 0 0 80 0 0 0 3 17 6 10 0 0 0 4 1 2 20 0 0 2 7 6 14 18 4 5 15 6 8 6 8 21 0 0 7 6 0 5 10 0 10 0 0 20 0 0 20 0 0 8 6 8 6 8 6 8 21 0 0 7 6 0 8 6 8 9 6 8 9 6 8 9 7 6 0 9 7 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9
34	·	37	••	2551	5137	117	72					
	2243	862	144321	55704	2821396	496918	56455			6845	2198	810 9 2

•		LIA	BILITIE	8.		A	SSETS.		i	
NAME OF SOCIETY.	No. of Mem- bera.	Share Capital.	Loans, including any Overdrait from Bank.	Re- serve Fund.	Vaine of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	House Property.	All other Invest-menta.	Owing to the Society for Goods.	
No. 8—CALDERDALE DIST.— Barkisland. Blackshawhead Brighouse Copley. Cragg Vale. Halifax Coal. , Industrial. Hebden Bridge Industrial. aHeptonstall Holmfield. Coal. Illingworth Luddendenfoot Midgley Mytholmroyd Northowram Coal Pecket Well Ripponden Siddal Sowerby Bridge Industrial. Stainland & Holywell Green Todmorden , Bridge End Wainstalls Walsden.	11203 2838	£ 1016 1218 154027 841 5069 1139 122389 67860 5753 3201 538 2051 6296 10916 7438 13737 56 2228 10273 3572 52348 18158 140035 25947 2904	£ 5744 7711 128 15647 8625 125 1450 667 25 335 487 170 445 600 20615 285 420	# 1977 202 74000 2888 6177 7054 4149 965 506 646 617 725 5284 462 741 7375 174 318 1021	£ 534 277 31074 686 1714 686 1714 59 46828 10945 1531 918 115 677 2000 2065 1531 1531 2329 7 513 2762 729 11291 2302 19741 2420 928 2621	£ 311 175 1784 656 227 45240 16118 1546 1281 563 1156 1190 8170 690 2125 82 502 2840 17119 5016 32730 6632 1101 2400	# 48247 400 474 21000 14871 503 935 1649 2508 863 4591 1486 931 8455 22563 96635 9965 10575	£ 589 1150 80677 864 3888 420 51717 45638 3500 1317 638 844 2944 2944 2944 2944 2947 36538 1308 84778 1306 84778 12697 12714	# 45 12	11 22 34 44 55 60 77 89 99 100 111 122 133 144 155 149 1200 221 222 23 244 255 26
Productive Societies — Calderdale 'Clog Sundries Manufacturing(Walsden) Halifax Flour Hebden Bridge Fustian Sowerby Bridge Flour	38380 114 969 849 1738	1691 98306 30188 91647	55498 598 899 400 519	525 1200 12674 200	472 35099 13380 27943	1770 31545 12100 42543	1200 2700	361360 451 18421 12729 12065	293 27682 4714 21376	27 28 29 30
Total	42050	906728	57914	48139	223491	274159	177941	405026	59230	
No. 4— CHESHIRE AND NORTH WALES DISTRICT— Bangor Birkenhead Bromboro' Pool Brymbo Buckley Cefn (Ruabon) Chester Chirk Green Colwyn Bay Cynfal Deiniolen Eifl Workmen's Ellesmere Port Employés' Provident (Port Sunlight) aEwloe Place Ffynnon Groyw Flint and Oakenholt Garston Hawarden Holyhead Leeswood	240 8076 182 383 500 504 4143 610 482 45 42 99 1001 713 175 136 442 1020 363 833 144	550 49317 1117 1032 8716 2120 48782 3189 3824 205 44 801 5512 3218 1557 1251 2171 6646 62982 1998	43 10787 2051 3000 652 3686 120 128 478 33 5407 139 612 481 1730 640 1943	50 2508 32 490 327 549 11055 624 587 76 110 374 378 63 358 455 273 171 104	366 15779 985 1346 3927 1633 17863 1445 1802 358 105 751 2847 2865 1363 615 1855 3400 1660 2030 598	11 30728 462 3262 1229 30916 2393 2141 159 49  4922 471 194 1696 1335 6059 1862 22287 1080	1526  5100 838 250  3146 	902 29917 347 288 478 566 13121 389 894 213 34 492 1277 1657 208 138 340 641 256 799	90 1743 295 540 593 684 114 19 88 296 139 287 49 240 270 142 268	1 2 3 4 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21

	No	of	Salarie		SECTION.				PROFIT	r.		529
	Employ Dec.	ees on 81st.	Wag	ges.	Sales		ln.	Aver-			Subscrip	ptions.
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	during the Year.	Net Profit.	terest on Share Capital	age Divi- dend per £.	Bonus on Wages.	Ednca- tional Par- poses.	Chari- table Pur poses.	Co-operative Union.
1 2 2 3 4 5 6 6 7 8 9 10 11 12 13 14 4 15 16 17 18 19 20 21 22 23 24 25 26	2 2 164 2 4 9 9 255 53 9 3 1 1 3 8 10	1166 1 118 446 1 1 2 3 3 1 9 9 3 34 6 6 6 3 4 4 2 409	£ 118 91 118 971 181 909 901 14588 3575 6122 186 94 240 522 534 351 607 5 125 889 219 4055 804 6668 894 204 887 46040	£ 6484 47 6748 2651 81 206 83 405 261 2702 343 4058 201 126 24418	£ 2898 2291 294577 4798 8496 5120 397091 85823 13158 6517 1051 14674 18155 10686 19250 254 4537 23408 6706 114371 24883 158288 158286 25541 8086 26473	£ 393 383 59015 892 1235 722 54751 14958 1725 1101 149 2809 3804 2028 3550 7 750 3842 1230 24096 4283 28344 5123 1291 5803	£ 39 46 5644 40 234 4452 2353 242 153 540 903 502 110 502 2632 696 5435 970 144 971 971	s. d. 3 1½ 3 0 3 7½ 3 11 3 9 9 2 11¼ 3 0 0 3 0 0 4 0 0 3 7 7 3 5 9 3 0 0 3 0 6 3 8 5 1 2 3 8 8 6 8 6		£ 100 215 313 2 8 7 61 4 492 84 119 1432	£ 103 2 3 5 81 71 2 2 2 15 5 7 9 2 2 25 64 4 4 4 487	£ s. d. 0 17 6 21 0 0 2 0 4 44 4 8 11 14 9 3 14 4 2 3 7 1 15 0 3 19 8 4 16 6 5 6 0 15 0 0 6 13 4 16 17 8 6 0 6 1 13 0 5 12 2 166 4 10
27 28 29 30		18 87 300 94		941 7999 15552 6791	3605 408102 52374 358126	228 15731 4091 15009	85 4103 1479 3819	$\begin{array}{cccc} 0 & 4\frac{1}{2} \\ 0 & 7 \\ 0 & 9 \\ 0 & 7 \end{array}$	22 559	41 19	111 30 21	0 18 6 10 0 0 10 0 0 10 0 0
	773	908	46040	55701	2046179	257322	35975		581	1492	649	197 3 4
1 2 3 4 4 5 6 6 7 8 8 9 10 11 12 13 14 15 16 17 18 19 20 21	4 203 5 10 11 168 22 2 8 8 26 84 12 25 9 15 3	32 2 6 4 23 5 1  16 	236 8955 442 415 677 638 7159 940 475 118 69 136 1291 2006 287 332 670 1335 580 823 210	2112 104 469 151 1883 336 100  918  121 469 209	3197 148160 8967 -11708 26914 12548 92027 19525 9724 2850 1458 5462 21071 7011 3860 14526 24631 12361 13936 4894	279 18128 150¢ 1362 3423 2032 15899 2658 1214 119 2545 2507 827 362 1928 2957 1527 1539 438	19 1993 50 83 186 84 2143 133 131 10 2 2 19 223 187 53 50 90 286 101 87 30	1 8 2 0 3 1 1 2 2 8 6 2 6 3 2 0 1 1 6 6 2 2 4 4 1 6 6 7 2 0 0 2 5 2 0 1 7 1	3 160         	368 5 25 2120 7  60 25  48 	4 59 4 10 8 23 25 8 8 5 13 3 15 15	2 13 4 12 12 0 2 18 0 3 15 0 3 14 3 6 8 8 0 4 8 4 3 6 8 0 16 6 7 4 6 5 11 8 4 1 3 4 3 6 8 8 3 0 2 19 6 6 9 2 1 2 6

		LIA	BILITIE	S.			ASSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, including any Over-draft from	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed	House Prop-	All other Invest-	Owing to the Society for	
			Bank.	1		Stock.	erty.	ments.	Gouds.	1
WALES DISTRICT-Con.		£	£	£	£	£	£	£	£	
(Toxteth)	10081 6757	52696 56370	4354 4240	5084 790	17093 15493	42534 42294	494	14121 6977		1
Llandudno Junetion	189 236	341 747	25	22 117	146 357	30 25		1004 595	336 75	
Llanrug	120 250	422 1190	341	54	213	400		526		
New York (Peumaenmawr)	276	1074	1263	100	981 666	10 1416		451 448	31 209	l
Oswestry	937	4041	2049	34	2057	2811	1000	768	64	
Oswestry Pant-y-Fownog Penyffordd	105 98	527 148	110	10	305	46	450	97 96	100	ı
bPort Nant	11	12		56	52		16		11	i
Queen's Ferry	1420 8496	10639 109000	309 3594	458 6140	4765 28612	6677 45982	42763	1511	190	ı
St. Helens		51268	17105	24099	27019	49084	5358	30676 34090	81117	ı
St. Martin's	79 74	367 351	469	67	388	532		100	91	ı
Sychtyn	11459	81352	420 2102	15242	199 20576	465 57902	200 8618	29107	102	ı
Warrington	645	3935	1787	517	2821	2776		1133	658	ı
Wrexham	1275	6983	2058	676	2492	6287	1058	2045	582	-
Total	75186	522266	73299	72405	187925	350527	71736	170313	9575	
No. 5—DEWSBURY DISTRICT-		-								
bAltoftsBatley	344 5430	1539	813	1118 285	842 16677	47008	1815 56966	26371	1033	l
Battyeford (Mirfield)	338	4995	787	305	958	1789	1694	2359	463	ì
Beeston	170	2126	486	127	861	598	1303	348	118	ı
Birstall	1975 824	30803 5748	605 255	1412	4740 1893	2920 1855	10204 559	19068 3226	70 185	1
Churwell	504	6444	2244	490	1892	3664	3772	1426	+227	
Cleckheaton	4770 382	76138 1253	8640 1475	6052	15781 1150	20085	41387	24380 641	2767 426	ı
Dewsbury	12058	303498	1019	11942	39639	79986	58742	159378	1877	ı
Drightington	980 600	14656 1236		50 450	3061	5771	2564	4611		ı
Farnley	988	14575	30	787	1616	562 6244	3500	1134 3734		ı
Grange Moor Friendly	171	2393		166	778	317	335	1622	233	ı
,, ,, United Heckmondwike	100 7827	1728 177529	79 7094	127	523 20266	23893	1162 41047	194 11 <b>7</b> 549	494 945	ı
Hopton (Upper)	150	3255	451	134	593	600		3081	144	ı
Horbury	1682 814	25529 4770	2040 36	983 340	6358	9156	8197	6848 2610	1103	ı
Middlestown	751	7114	164	1932	2598	2481	1775	3867	1790	ı
Mirfield Industrial	1655 763	26200 7200	4575	1066	5513 2911	6028 1792	5045 412	19443 3939	917	l
Morley	6901	104349	853	3716	17626	37923	19521	41505	509	
Ossett	3144	40610	200	715	10666	15124	2010	18913	868	
Ravensthorpe Wakefield Borough	500 1918	7815 13142	1115	422 1469	1261 3596	1741 4313	3049	3962 7144	152 523	
" Industrial	5904	36044	16138	2915	16015	42806	1010	6582	1636	
Wibsey Slack Side	428	9497	153	296	1831	2682	1383	5734		
Special Society:-	61571	1067783	49252	42549	178201	322455	268942	488669	16952	
West Yorkshire Coal Feder- ation (Dewsbury)	d30	11476		666				12297	3939	
	61601	1079259	49252	43215	178201	322455	268812	500966	20891	
	0_002	-510000	10402	-0210	10401	522200	-30012	530000	20001	
ProductiveSociety:— Dewsbury Co-op. Laundry.	d8	3215	2931		42	5050		110	320	

	Employ	of rees on		es and ges.					PROFIT	r.		
	Distri- bative.	Pro-ductve.	Distri- butive.	Pro- ductive.	Sales during the Year.	Net Profit.	ln- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Educa- tional Por- poses.	Charitable Pur poses.	Co-operative Union
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	240 211 3 4 2 2 9 6 6 20 3 3 2  38 231 273 2 2 179 17	46 29  2 2 4   7 46 95 1	12045 9883 205 261 158 460 970 158 98  2125 13915 16917 103 85 11330 985	3140 2055  105 90 259  457 3605 3435 46 3158 280	190518 134850 7998 4637 3112 7921 8109 15852 4284 2050 593 34761 235608 353822 1577 2164 261193 21726	- 21224 14801 1057 484 283 742 1002 1382 707 39 111 5173 38482 54600 87 242 45281 3542	1816 2386 13 33 16 41 47 150 22 3  460 4150 2193 17 13 2900 138	1 10 1 10 2 8 2 0 2 0 2 2 2 2 2 2 2 2 2 2 2 2 2 1 8 3 3 1 0 2 10 2 11 1 1 1 2 1 3 2 3 0		487 177  4  399 351  406 9	45 60  4  11 2  126 54 1 108 17	17 0 0 16 0 0 1 11 15 0 1 10 0 2 2 10 7 12 8 0 16 8 10 7 10 30 0 0 20 0 0 0 16 8 15 0 0 5 8 8
40	31	7	1368	450	25317	9754	329	2 0	127	31	6	8 6 8
	1864	411	99170	28952	1786064	255453	20587		355	2534	605	218 5 7
1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 22 22 24 25 6 27 28			6812 290 205 2105 699 838 4377 371 13735 1004 733 1044 240 113 2060 740 925 1784 599 7085 3335 431 1499 6900	3017 588 84 84 2695 79 5795 252 150 4450 62 799 396 878 3582 814 1779 	15679 162928 8984 5080 51206 11206 11206 116243 156283 9072 24485 19770 27803 6727 3452 207057 5679 747106 20566 41510 124227 18876	3479 28370 1509 725 9669 2017 2738 25971 1471 59354 3977 5079 1218 862 86720 1186 6638 9245 4098 27849 13448 2327 7828 17650 2963	5066 195 79 1005 235 223 2740 64 11895 559 55 588 96 62 62 6483 136 636 636 636 636 636 636 636 636 63	2 3 3 3 3 1 1 2 1 0 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		461 3 109 15 633 6 934 2 697 87 469 469 469 9651	225 7764 122.8 8 225.6 6 190 8 12.25.7 75199 2 42.2177 1 1 833 14 1 162.2177 3 1 4 3	20 0 0 0 2 14 2 2 1 4 4 0 10 0 0 0 2 14 8 4 2 2 2 20 0 0 0 3 4 8 40 0 0 0 0 7 18 8 8 15 1 8 8 30 0 0 0 8 6 8 6 4 6 6 1 8 8 6 8 6 8 20 0 0 8 6 8 4 8 4 4 15 0 0 3 10 11 291 8 10
29			77		33790	1565	545	0 61			••	0 5 0
	1144	417	67322	25504	1656495	293737	40810			3651	1803	231 13 10
30		48		1833	3620	150					••	0 5 0
	1144	465	67322	27337	1660115	293887	40810	• •		3651	1803	231 18 10

982					IVETU	RN OF	TRADI	E, &C.,	FOR	
		LIA	BILITIE	s.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers	Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Invest Honse Prop- erty.	All other Investments.	Owing to the Society for Goods.	
,										_
No. 6—East Yorkshirk Dis. Beverley	595	£ 2467	£ 261	· £	£	£ 900	£	£	£	1
hCastleford and Allerton Industrial.  Driffield Escrick Hull  Kippax Market Weighton Pocklington Riccall Ripon Scarborough Selby bSettrington Tadeaster Wetherby	4396 3168 340 107 15905 720 949 168 95 757 1358 661 40 673 565 11100	25847 19942 3262 280 84499 3688 1423 498 64 3769 4850 5165 5202 3111 118765	4926 1980 151 143 16854 889 847  54 1515 84 997 121 205 30 10947	9253 2881 225 252 4369 212 194 5 136 312 398 413 59 515 382 2830	9967 9836 1521 447 34749 1990 694 529 264 1032 1811 1771 189 1264 1483 27485	12009 1075 35 64029 2739 1000 3 28 2412 1788 2965 14 2046 152 61405	1188 988 	30059 5893 1254 396 19400 848 374 105 81 1572 2471 2457 118 2987 2245 60771	3170 280 210 5764 746 200 197 102 42 154 289 	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
	40997	282918	38204	22809	96140	151949	2998	131986	11979	
Productive Societies:— Hull Brushmakers b ,, General Builders ,, Printers	42 114 77	76 647 2007	2301 2490	5 828	100 230 253	30 96 4634	• •	2 2557 248	10 563	18 19 20
Total	41230	285648	42995	23642	96723	156709	2998	134793	12552	
No. 7—Huddersfield Dis. – Brockholes Central Working Men's (Golcar)	360 500	4925 6746	564 1011	289	1406 2596	1600 3250	2068 1407	1516 1876	184	1 2
Close Hill Cowms, Lepton Crosland Moor. Dogley Bar Emley Flockton Golear Hepworth Highburton Hillhouse	967 175 988 183 410 275 882 637 227 2808	18665 1878 16164 2203 3345 2038 30210 8452 2559 29224	267 60 338 12 230 1265 2302 1231	2557 27 910 259 487 578 852 630 232 750	3131 379 2777 692 2887 1395 3185 3251 743 5948	911 136 3255 736 984 1205 5660 1364 449 9390	12480 4713  826 3498 625 4127	7442 1837 9071 1361 1025 756 25212 6057 2155 9259	792 111 1199 183 550 876 318 1341 197 1560	3 4 5 6 7 8 9 10 11 12
Hill Top (Paddock) Hinchliffe Mill. Holmfirth Boot and Shoe Honley Huddersfield Industrial Junction House(Slaithw'te) Kirkburton Kirkheaton	639 907 d4 1199 15356 343 300 298	6847 7509 900 22003 200751 2518 3426 7176	250 100 3502 19979	616 619 110 1142 8048 	1667 3252 786 4631 48810 1173 1112 1068	736 2915 137 8037 103626 695 390 1081	212  4925 16800 1153 3682	6416 3155 104 11845 80484 1736 1631 2720	1576 941 74 1232 11614 856 270 593	13 14 15 16 17 18 19 20
Lane Dyehouse (Hud'rsfid) Lepton Field , Town Bottom Linthwaite Longwood Marsden Equitable Meltham Industrial , Mills Provident.	475 147 120 844 760 1040 1157	8097 1622 503 11686 11397 17294 25246 2165	135 254 2848 1134 9389 3766	357 105 192 335 386 445 1754 261	2246 563 387 3053 2569 4965 5766 486	2015 526 16 2791 2137 9404 6413	3633  4318 4600 5786 5557	1956 1010 620 5990 5948 9432 17605 2183	165 66 1153 1420 1212 1183	21 22 23 24 25 26 27 28

ı		1011,	110161	1	ILLIA	SECTION.	1						955
		Emplo	o. of yees on 81st.	Salari	les and ges.			1	1	PROFI	r.		
		Distri-	Pro-	Distri- butive.	Pro- ductive	Sales during the Year.	Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £,	Bonus on Wages.	Educa- tional Pur- poses.	Charitable Pur poses.	Ca operative
ı			'		i -						1		
Į				£	£	£	£	£	s. d.	£	£	£	£ s. d.
ĺ	1	12		737		11055	1097	114	1 73		35	6	4 15 5
	2 3	68	25	3221	1305	128485 90222	28818 16997	910	3 3		160	48	21 0 0
	4 5	6 2		288 127		6309 4919	486 364	163 20	$\begin{bmatrix} 1 & 5\frac{1}{2} \\ 2 & 6 \end{bmatrix}$	2	6	9	2 17 2 0 17 8
	6	380 21	76 3	20747 1240	3596 196	306346 23094	29655 3319	3816 160	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		674 80	114 14	35 0 0 6 3 0
	9	9 3 2	::	385 181	::	6638 2291	641 164	62 22	1 9		10		2 10 0 1 10 0
	10 11 12	$\begin{bmatrix} 2\\9\\21 \end{bmatrix}$		65 526 1187	63	1181 9082 21369	21 1057 2573	116 163	$\begin{bmatrix} 1 & 0 \\ 1 & 11 \\ 2 & 4 \end{bmatrix}$		12 55	 1 8	6 4 6 9 15 0
	13 14	13		685		13522 1341	1688 58	96	2 1		• •	î	5 5 8
	15 16	13	2	600 568	122	16425 11711	2621 1178	201 140	2 6 1 11½		40	14 18	5 19 11 4 10 1
	17	248	115	13695	7328	248913	34522	5750	$2 \ 2\frac{1}{2}$	1150	428	273	60 0 0
		816	222	44252	12610	902903	125259	11736		1152	1500	512	166 8 5
	18		3		138	370							0 7 0
Ì	19 20		77		1708	2661 3148	289	99	••	40	::		::
		816	302	44252	14456	909082	125548	11835		1192	1500	512	166 15 5
	1	6		509		11891	1900	151	2 11		5	11	
1	2	11		559		13874	2566	307	3 6		3 (	4	• •
ŀ	3 4	15		1142 164		31306 5267	6149 977	756 77	3 4 3 7		26	19	8 0 0
	5 6	14 2	7	1014 196	436	32312 5421	6158 995	570 90	3 3 3 5		29	20	8 3 2 1 9 8
	7 8	10 7	::	584 491		15323 12486	2284 1872	162 79	$\frac{3}{3}  \frac{0}{7\frac{1}{2}}$	::	::		3 6 8
	9 10	16 15		1200 1023	254	32373 29446	6594 4175	1278 297	3 6	::	io	13 8	$\begin{bmatrix} 7 & 9 & 4 \\ 5 & 6 & 2 \end{bmatrix}$
	11 12 13	38 8	i7	256 2580 590	1070	8983 68271 17918	1643 11370 3696	117 1142 338	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$		6	36 11	8 8 0 5 6 4
1	14 15	19	,	1111 101	395	25933 2227	3967 202	348	2 8 1			22	0 10 0
	16 17	24 261	10 241	1728 18130	490 14374	37300 465556	5232 68813	714 7302	2 6 8 0	148	22 670	12 280	8 6 8
	18 19	7 3		393 269		9413 10894	1998 1879	123 161	$\begin{array}{cccccccccccccccccccccccccccccccccccc$				2 10 0
	20 21	12	1	386 761	73	12179 13525	2418	330	3 31 3 0		5	8	3 18 10
	22 23 24	1 2 14	8	123 121 936	234	4842 4476 25517	670 919 4849	70 24 554	3 8 4 0 3 51	0		2 4 10	6 19 0
	25 26	12	5	939 1660	237 591	23367 41355	8994 6053	462 691	3 3 3 3 3 3		30	13	1 10 11 8 1 10
	27 28	27	7	1591 163	492	50263 5636	9975 1051	888 101	3 7 3 8	::		10	8 6 8 1 10 10
1												1	

		LIA	BILITIE	8.			ASSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, including any Overdraft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Laud, Bldings, Machin- ery, and Fixed Stock.	House Property.	All other Investments.	Owing to the Society for Goods.	
HUDDERSFIELD DIST.—Con. Milnsbridge Netherthong. Nettleton Parkgate and Berry Brow. Scapegoat Hill (Golear) Scarwood Coal. Scissett Sneepridge Shelley Shepley Skelmanthorpe Slaithwaite South Crosi'nd & Netherton Wooldale	1757 260 181 912 255 d8 912 345 411 461 496 2698 550 555	£ 1207 1446 1166 18029 4628 40 6532 5337 2893 3041 5956 44012 9454 9053	£ 150 3094 389 673 1573 1787 1247 50 5104 125 24394	£ 464 287 177 177 1322 303 111 1591 307 322 167 400 4814 684 517	£ 8479 1052 456 3565 1169 9218 1547 1177 1679 1962 7532 9098 2271	£ 3023 756 1022 2938 1372 40 4618 1839 1358 4271 2795 15570 2710 2892	£ 1542 8452 2105 1270 721 4854 1642 1927	£ 8063 2146 693 7995 4631 1498 2365 1816 1551 3509 1926 55863 4491 4756	£ \$568 227 *82 \$279 318 \$1100 790 325 508 457 \$508 511 360	29 30 31 32 33 34 35 36 37 38 49 40 41 42
Productive Societies:— Colne Vale Corn Millers . Colne Valley Co-op. Bakery Wm. Thomson and Sons	41927 456 46 .404	572343 15635 1800 12308	88579 7551 764 11931	34800 1400 2584	8070 133 18205	215063 10986 2045 1033	102823	321705 1213 69 8114	7541 307 10611	.43 44 45
Total	42393	602086	107825	38284	169656	229077	102823	326101	40651	
No.8—MACCLESFIELD, CREWE AND DISTRICT— Burtslem. Butt Lane Congleton Crewe Friendly Disley Dove Holes Great Rocks Hayfield Hazel Grove Leck and Moorlands Macclesfield Malkins Bank Peak Forest Poynton and Worth Sandbach Silverdale Stockport "" "Great Moor Styal Whitehough Winnington, Northwich & District Winsford bWoodley Youlgreave	385 128 504 1251 2832 5747 132 68 506 2138 3212 8404 407	26212 12167 32660 168652 972 5181 20556 21699 73567 1417 861 15965 32382 30804 108213 4536 1488 746 35634 29273 5109 3653 641085	1246 2243 8203 12087 553 895  886 481 3624 31453  2526 224 2734 337  2 16896 1637 1770 1424 89221	2036 972 1623 19091 551 552 144 662 1537 143 426 4526 4526 3792 422 152 3 2617 2777 126 51886	11 692 7069 6628 43866 594 962 404 1655 3561 7424 1628 880 2285 7567 9474 16619 1261 12079 7458 1157 2525 161109	20833 5186 8606 44684 1408 590 34 760 6495 17776 26876 8 2698 12238 7240 35601 1649 243 243 245 25786 15540 2664 1324 237984	2624 63217 3014 5 3715 1936 32155  1993 2892 6123 25862 1101  14507 1606 169	3257 5287 27506 49191 2525 9054 4521 4387 8889 3715 83574 1374 1374 14916 48970 1682 472 20 8155 10301 3184 3072 258946	853 542 2654 22792 484 690 988 447 1291 1272 4541 102 656 656 656 656 195 331 168 528 3071 1472 50905	1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24
Productive Societies:— Leek Silk Twist Manufac's Macclesfield Silk Nantwich Boot and Shoe	121 284 116	7630 8700 792	8044 7020 425	2188 778 244	8258 5852 564	5810 3649 917	•••	3864 4361 21	6638 4854 388	25 26 27
Total	Societ	658207	104710 Hire Sy	55091	170783	248360	162670	267192	62785	

	1	-1										
	Employ	ees on 81at.	Salarie Wag	es and ges.				1	PROFIT			
					Sales during the Year.	Net	In- terest	Aver- age Divi-	Bonus	Educa-	Subscrip Chari-	tions.
_	Distri- butive.	Pro- ductve.	Distri- butive.	l'ro- ductive.		Profit.	Share Capital	dend per £.	Wages.	tional Pur- poses.	table Pur poses.	Co-operative Union.
29 30	22 5	6	£ 1351 366	£ 501	£ 44904 9525	£ 7776 1272	£ 420 59	s. d 3 6 2 11	£	£	£ 17 4	£ s. d. 8 6 8 2 1 8
31 32 83	20 7	 3 1	160 1499 387	168 115	5024 31465 10159	893 5340 1849	700 183	3 6 3 1 3 63		25	3 14 3	7 6 0 2 1 4
34 35	2 15	::	178 684		14184 24125	2775 3400	304	4 0 2 9			2 4	0 5 0
36 37 38	5 5 8		356 367 431		9618 13106 15567	1831 2511 2454	240 142 62	3 3 3 10½ 2 9½	••	22	5 3 7	2 15 10 3 14 1
39 40 41	50 11	54 9	564 3153 864	2973 857	15529 115233 21651	2075 21125 2800	227 1795 491	3 2½ 3 9 3 U		19 24 13	1 17 4	3 9 2 8 6 8 4 <b>10</b> 5
42	15	4	785	168	18908	2722	338	3 0	••	12	2	4 12 2
	747	393	49868	22928	1366352	222993	22458	• •	158	916	601	177 16 5
43 44	::	35 6		2716 471	106138 3333	4009	780	0 63	72		3	1 1 0 0 5 0
45		124		8601	46932	3963	577	1 0	842	- 15	35	8 3 8
	747	558	49868	34716	1522755	230965	23815		1072	931	639	182 6 1
1 2	119	22 9	5223 2208	1448 463	114506 43812	13950 5863	1060 564	1 10 2 6	:	184 65	44 23	19 7 0 12 5 0
3	66 231	27 164	3904 15455	1811 10492	101313 343566	18143 54896	1437 5597	2 101		243 17	104 325	12 12 0 42 0 0
5 6 7	7 4 2		379 293 188		10727 8750 3294	2018 1313 314	236 111 43	3 4 2 8½ 1 9		43 30	8	2 4 2 3 0 0 0 19 4
8 9	9 26	1 8	549 1637	99 411	12644 42819	2512 8524	203 721	3 4 3 4		18	26 40	8 6 8
10 11 12	132 1	90 1	3338 7032 116	863 4378 50	62595 185110 3931	9208 29290 750	920 2589 65	2 6 2 6 3 9		36 400	21 171 1	8 6 8 16 0 0
13	2 14	2	112 926	125	2980 22940	361 4289	36 589	2 6 3 2		160	21 115	4 4 0
15 16 17	54 56 173	25 10 22	2700 2780 10556	1333 650 1656	63848 74146 243653	11596 14143 40425	1336 1251 3433	3 2 3 0 3 0		195 308 373	81 323	15 17 3 15 15 0
18 19 20	9 5 1	2	638 329 56	96	12939 6280 963	2300 846 80	161 69 23	2 11 2 67 0 103			5 3	3 6 5 1 19 10
21	122	28	5730	2026	92648	13156	1418	2 6		113	40	10 0 0
22 23 24	77 io	13	4076	779	85900 11767 e13772	14936 1962 1639	1258 215	3 0	117	6	10	10 0 0 4 0 0 4 13 8
	1221	438	68757	26680	1564903	252514	23335		117	2191	1403	199 1 4
25 26 27		106 153 31		6355 7752 970	31786 23628 3212	1871 1066	376 435		443	5		$\begin{array}{c ccccccccccccccccccccccccccccccccccc$
-	1221	728	63759	41757	1623529	255451	24146		560	2196	1403	201 9 8
	,	1		1	. 19	eeks' tra	Je only	1		1		

		LIA	BILITIE	8.		1	ASSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, includ- ing any Over- draft	Re- serve Fand.	Value of Stock in Trade.	Value of Laud, Hidings, Machin- ery, and Fixed	House Prop-	ments.	Owing to the Society for	
	 	1	From Bank.		arauc.	Fixed Stock.	erty.	Invest- ments.	Goods.	
No. 9-Manchester Dist Beswick	9697 5844	£ 82363 102438	£ 9979	£ 5810 3257	£ 16012 19393	£ 41741	£ 840	£ 50421 39030	£ 1523 1335	1
Blackley	903 172	1769 969	300	136 291	425 668	35633 590 6	21162	815 886	121	4
Clifton	476 2984	11446 45576	208 10900	725	2412 8677	4890 12915	3536 17802	2219 26973	*623 856	6
Denton and Haughton	1465	29182	3983	3641	3360	9669	3150	20622	1523	1
Droylsden	6516 16463	76604 297346	6870 27508	7398 7889	20682 51322	29027 108937	23664 136965	24979 63071	712 8016	
FailsworthGlossop Dale	9613	150972 63358	14978 6897	8128 3341	27274 5939	47449 12385	59679 11699	57767 48116	244 \$557	1
Hadfield	1606	38994 1000	5783	1882 693	4070 600	5610 182	3730	85748 1390	213 196	13
Haughton Green	446 799	1809	1888	542	1256	822	1624	871	270	1
Hollingworth	3125	. 13530 48140	3483	220 2287	2285 12323	2136 14513	2573 12635	7305 18009	498 1798	1.
Manchester and Salford Middleton and Tonge	3660	215100 78164	9927 8650	5871 6178	37896 10904	69515	86199	44621 34602	4966 3067	11
Mossley	3229 2630	72991 53944	8013 2180	5621 3153	8482 7015	8396 9650	10132 24953	68469 20336	518 2321	19
New Moston	550	4704 387605	345 9887	285 15889	1011	2751 115519	1176 66015	1161 203770		2
Pendleton	3867	69594	49590	1522	56165 13000	32086	70163	9178	957	2
Rhodes Roe Green-Worsley	1104 197	21715 8154	2552 1431	593 289	3191 831	2028 1115	10426 3113	9777 5261	857 57	2 2
Swinton-Chorley Road Moorside	729 779	8197 9209	384 2404	732 150	2303	3396 3397	1822 4186	2649 2764	399 220	2
Whaley Bridge	1881 935	24174 16466	6922 2566	1316 510	4664 2215	5975 4834	10122 6645	14380 6584	1913	25
	128383	1935513	198744	90054	326914	604404	627466	826774	33453	
Productive Societies:-										
Co-op. Sundries Manufac- turing (Droylsden) Eccles Manufacturing	511	19994	6798	6979	9456	14755		8750	4697	3
Hyde Co-op. Laundry	224	12666 2828	7275 800	2606	9713	8712 4097		5833 210	28	3
Manchester—Newspaper Printing	332 727	11516 22224	5596 9555	816 5153	707 8250	10556 18152		5149 7384	2746 15313	3
Total	13)134	2004741	228768	105608	355223	660676	627466	854100	56237	
No. 10-North-East Lanca-										
SHIRE DISTRICT - Accrington and Church	9070	263756	66786	4404	39122	44907	162767	99760	1506	
" Provident	697	4645	5806	192	3684	7240	870	11		
Barnoldswick	1437 496	19480 4747	5047 1904	1133	6978 1646	11796 2843	9260 1324	2925 1941	359 121	
Billington and Whalley Blackburn—Daisyfield	551 4121	11406 84168	2070 6127	1266 2186	2191 14435	3018 31296	3523 37282	7176	360 2255	
" Excelsior	258 3168	1933 37758	250	298 1985	554 6510	533 16913	1158 11975	119 8182		
" Industrial		35511 4918	10834	2605 334	12860 1326	34751 1657	20715 1600	3382 1331	1725 429	1
Brierfield	1302	19411	10893	797	6964	10382	9367	6199	63	1
Clayton-le-Moors	2147	173800 44556	56191 32502	5930 2350	64432 5864	103303 5630	64726 57140	26246 12410	2019	1
Clitheroe	1 296	12169 76489	3590 11029	1459 2032	4513 22793	6128 45942	174 19953	8461 13988	449 741	1 1
Colne	5141	10300								
Colne Darwen Industrial ,, Provident	7445 1896	276703 13405	11419 13536	17455 290	17149 4948	51415 15897	154704 5808	90100	115 85	1

<sup>\*</sup> Hire Purchase. ‡ Coals.

-	No Employ	oi ees on	Salari						PROFIT	2.		
	Dec. Distributive.	Pro- ductve.	Distri- butive.	Pro- duotive.	Sales during the Year.	Net Profit.	ln- terest on Share Capital	Aver- age Divi- dend per £.	Bonns on Wages.	Educa- tional Pur- poses.	Chari- table Pur poses.	Co-operative Union.
1 2 3 4 4 5 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	195 152 3 3  2 50 41 141 448 238 70 33 6 6 12 18 60 49 4 94 68 8 61 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	25 40	£ 12019 9258 2008 819 92339 2688 8167 28491 12540 4608 2701 387 792 4563 24974 6277 5151 3238 4407 1629 285 938 1074 2886 1119	'£ 1782 2538 327 2103 257 1865 8594 10681 10581 10581 1058 1500 400 678 1210 678 1210 210 922 10322 2710 57158	£ 224277 153809 2218 5019 19188 91875 56260 177521 494784 2574477 101081 155018 11680 12521 26206 85092 350827 134492 108115 70845 149492 108115 70845 149492 108115 7194492 108115 748447 19344 7485437 102220 31427 77714 18447 1934 60488	£ 36807 24425 160 618- 3346 18774 9532 28862 288613 42941 17881 9498 2968 2196 4070 12890 47058 26692 18633 18931 23514 16406 4897 1508 3830 4462 10251 3933	£ 3500 3711 40 543 1717 1139 2961 12260 65 65 65 65 65 65 65 65 6222 2692 2692	s. d. 22 9 22 66 33 00 33 60 33 00 30 00 30 00 30 00 30 00 30 00 30 00 30 00 30 00 0	263 	£ 300 397 169 20 223 365 1848 920 223 20 68 322 498 160 55 84 341 14 30 231 6487	£ 124 112 13 91 53 54 806 164 164 59 58 178 70 22 519 26 111 11 13 39 20 2304	## S. d. 13 10 0 12 12 0 3 17 2 8 6 8 8 6 8 8 27 9 8 66 19 2 35 10 0 10 0 0 8 6 8 6 12 0 12 12 0 11 18 4 15 0 0 8 6 8 4 2 10 11 12 6 8 6 8 1 12 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8 1 12 8 6 8
30 31 32 33 34	::	150 101 40 51 495	:: : :	9168 5833 1425 6610 34936	78701 26362 3352 24009 98157	5537 1325 420 827 8829	1465 664 36 576 1670	0 6	170  775	15  15	48 17 28 149	4 0 10 1 17 4 0 5 0 15 0 0 10 0 0
	3102	1587	180099	115180	3677391	596408	79193	••	2417	6517	2546	499 0 11
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	195 17 29 7 12 99 8 67 105 10 27 321 97 28 148 162 28 18	142 1 17 6 4 52  44 33 33  24 264 22 8 91 141 15 9	11483 975 1530 512 829 6739 855 4480 6210 670 2154 17903 2261 1745 8823 10451 1870 1054	10857 52 1434 330 215 4402  1888 1281  1422 14572 1476 6000 6799 880 598	300602 17475 51786 13396 19441 130528 9040 92486 111521 19593 44841 415558 62211 40088 183809 255260 35100 27655	59272 2620 8149 2733 3704 29047 2193 12060 17395 8726 6454 60301 11588 6726 28218 65505 5210 5129	10463 243 825 182 406 3661 795 1666 2501 296 725 6286 1776 438 2852 9591 210 433	2 10 2 9 <sup>3</sup> / <sub>3</sub> 3 0 3 0 4 0 4 7 <sup>1</sup> / <sub>2</sub> 2 <sup>1</sup> / <sub>4</sub> 2 2 <sup>1</sup> / <sub>4</sub> 2 11 3 0 2 10 3 0 2 9 3 3	604	642  77 51 30 33   138 1457 236 90 321 591 30	152 16 14 9 9 22 147 6 56 130 4 11 177 28 30 70 253 20 5	37 16 0 0 5 8 4 8 6 8 8 16 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

		LIAI	BILITIES	s.		A	SSETS.		1	-
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, including any Over-draft from Bank,	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	House Property.		Owing to the Society for Goods.	
NORTH - EAST LANCASHIRE		£	£	£	£	£	£	£	£	
DISTRICT—CON. Great Harwood Higham bHoddlesden bLower Darwen Conserv'tve Fore Street bLow Moor—Nelson Street. "Union Street. Nelson. Oswaldtwistle Padiham. Rishton Sabden Industrial Salterforth. Trawden. Wheatley Lane	8285 158 245 180 277 212 120 8444 1656 2700 1320 338 71 848 148	66010 1824 6379 3846 5562 1874 955 135540 43606 16632 25062 4677 1000 2438 2864	15671 962 2190 655 3784 841 19606 8090 14003 1244 25 1695	3225 91 1114 346 200 218 131 6545 1279 970 956 595 108 325 168	16458 4114 2091 877 1172 835 605 34685 9710 6339 8430 1296 462 916 573	28777 402 1680 1200 5138  46982 6747 12610 9252 579 449 1321 780	35905  70811 38070 6131 19763  232 525 1129	10078 210 5852 3270 3633 2098 822 24086 10585 2785 10010 9321 205 1986 979	1951  151 2021 795 530 194  29 113 50	19 20 21 22 23 24 25 26 27 28 29 30 31 32 83
Winewall	275	3436	28	388	1200	1564	211	1287	71	84
Productive Societies:— BurnleySelf-HelpManufac. bNelson " " North - East Lancashire	79012 .314 .79	1417623 8728 2115	21115 4057	922 3098	293573 14417 2945	13998 4426	730184	130 1899	5161	35 36
Laundries Association	13	4509	500		76	5656		398	8	37
Total	79418	1432975	340570	66914	311011	538743	730184	893325	21402	
No. 11—North Lancashire District— Bamber Bridge Bentham Blackpool Fleetwood Fylde—Kirkham Gregson's Lane Higher Walton Lancaster and Skerton Leyland and Farington Longridge Preston Ribehester Skelmersdale Southport Walmer Bridge	2982 778 105 186 11232 1592 1278 21123 199 1232	5955 8668 121552 26411 17074 2355 2050 154713 26360 22362 296518 2861 7934 11607 2050	6388  5695 3708 4053  5768 9651 2132 29917 272  3855 351	72 30 2781 1019 2098 315 150 8012 1081 904 18935 10 914 775 240	3524 1344 24251 8419 3736 576 535 27017 6585 5186 45467 902 3070 4750 530	4980 1810 48148 12452 4455 1089  54844 8230 5892 74148 512 2514 8585 1524	3455 12 6533 3967 1494  50856 8397 5902 125778 896  1859 250	1221 820 57523 9271 14450 1039 2125 46670 9941 10462 62963 1242 4532 3993 649	826 269 1356  868 108 1470  531 1478 78 *27 \$421 	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
	51412	643470	65790	37284	135892	229128	208894	226901	7432	
Productive Society:— Blackpool Union Printers	142	1050	1279	169	352	1367		254	923	16
Total	51554	644520	67069	37458	136244	230495	208894	227155	8355	
No. 12—N. Lonsdale Dist.— Ambleside Barrow-in-Furness. Broughton-in-Furness Carnforth Coniston.	344 10475 185 1764	2219 134420 1584 26273 2401	117 2132 353 1698 487	188 7535 153 1103	1069 3835 211 6413 741	1466 949965 876 10526 1183	8838 1178 6724	390 61024 360 6338 332	326 553 88 1141 549	1 2 3 4 5

<sup>\*</sup> Hire Purchase. § Productive Departments.

	Emplo	o ol yees on	Salari	es and ges.					PROFI'	r.		,
	Dec.	81st.			Sales during the		ln- terest	Avez-	Bonus		Subscri	ptions.
_	Dietri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	Share Capital	age Divi- dend per £.	Wages.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
19 20 21 22 23 24 25 26 27 28 29 80 31 32 83	84 2  3  195 32 57 37 5 1 6 3	86   217 25 14 15	5147 151  236  155 12043 2318 3048 2213 384 99 472 214	13056 1634 1963 1201	142413 4316 15876 6600 8495 7497 4003 276162 54284 68131 52094 10420 2293 10446 4916	25033 626 2264 1108 1283 1547 902 41768 10318 10048 9233 1892 476 1532 722	2748 60  219  45 5044 1952 650 928 172 48 94	3 0 2 11½  3 6  4 6 2 10 3 0 2 9 3 0 3 4 3 9 3 0 2 10		180         	62   1 140 69 30 68 12 3 6	8 6 8 1 6 0  2 5 2 1 14 8 25 4 0 8 6 8 8 6 8 8 8 0 2 15 0 0 10 10 2 17 6 1 5 0
34	5	2	384	132	8045	1438	140	2 10		16		2 0 0
	1745	1232	106308	76121	2505881	434215	54787		665	5371	1541	315 4 5
35 36	••	216	::	10514	83487 36654	403	••	••	••			2 13 0
37		66	• •	2342	5851	1426	112		••		1	0 5 0
	1745	1514	106308	88977	2631873	436044	54899		665	5371	1542	318 2 5
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	20 5 163 61 21 8 8 156 32 29 308 3 17 45 5	2 131 20 3  78 14 18 231 1 4 5	1223 260 9173 3182 1446 234 228 8938 2096 1740 19453 177 1083 2325 310	124 	22676 7291 173907 75580 28410 6112 8260 194722 42415 35368 451837 5571 26848 36815 6634	3210 818 21698 10909 5178 1304 1843 32327 7551 4964 81310 923 3822 4200 1115	210 165 4220 971 802 125 95 5622 1000 889 8972 121 879 500 96	2 6 2 7 2 0 2 0 3 1 3 6 4 3 2 6 3 0 2 6 2 0 3 0	2	24 217 253 65  500 20 111 1318 32 34 	4  45 50 6 1 16 103 14 33 179  5	5 15 0 1 19 8 20 16 8 12 10 0 6 8 8 0 16 8 1 11 0 48 0 0 9 0 0 8 6 8 64 0 0 1 12 6 8 15 0 8 17 6 2 10 C
16		21		1423	3133	154	52					1 2 6
10									•••	0574		
	871	528	51868	30516	1125574	181321	24169	••	2	2574	446	202 1 10
1 2 3 4 5	8 240 2 47 3	75	434 17706 129 2714 194	4328 443	8608 304296 2437 47456 4940	1089 50019 436 6830 297	100 6419 74 929 110	2 3 2 10 3 0 2 8 4 0 10		72	185 28	0 15 0 26 0 0 10 0 0 1 18 4

		Lia	BILITIE	8.		1	SSETS.			
NAME OF SOCIETY	No. of Mem- bera.	Share Capital.	Loans, including any Overdraft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Vaine of Land, Bldings, Machin- ery, and Fixed Stock.	House Property.	All other Investments.	Owing to the Society for Goods.	
North Lonsdale Dist,—Con. Dalton-in-Furness Hawkshead Kendal Kirkby-in-Furness Langdale Leven Valley Lower Holker Millom Sedbergh (New) Swarthmoor and Ulverston	2450 315 2507 425 283 200 215 1769 120 2168	£ 37490 2146 16433 8799 4051 2669 2154 32696 395 38036	£ 135 51 4601 609 211 9 300 90 123	£ 654 220 1043 296 192 101 115 2946 53 1406	£ 10386 1138 6165 1988 1047 949 1303 11584 218 7409	£ 11856 109 12980 658 1079 1106 273 6340 7 13698	£ 6569 520 1564 4784 653 4561 7817	£ 12083 409 2175 2613 2503 164 767 13674 240 12224	£ 969 592 750 276 475 254 1915 -117 1427	6 7 8 9 10 11 12 13 14 15
Supply Association:— Furness and South Cumberland	23446 243	311766 1860	10918	16005 834	88964 1239	111617	43208 188	115296 1016	9656 2038	16
Productive Society:— c Barrow-in-Furness Print-	23689	313626	10918	16839	90203	111729	43396	116312	11689	
ing and Publishing	23689	313626	10918	16889	90203	111729	43396	116312	11689	17
	5565 2560 793 261 111 850 726 1284 770 256 993 12662 16783 2132 4030 1240 837	120978 29064 19631 6804 6100 5137 22288 14451 12408 236597 222519 30149 64638 24754 18122 836580	6707 9959 1169 2293 90 2778 9150 11208 4970 50 872 51749 32877 7938 4387 1490 3904	12568 691 145 413 19 285 672 1622 1492 180 23514 22773 315 1261 1583 1228 68761	19870 8278 2013 1509 434 1541 1673 4405 2160 993 5088 33781 52711 7116 10769 2952 3724	26803 22176 1355 1352 2141 1741 8356 6217 659 70958 45442 13760 12818 1471 5746	56966 7263 6542 3864 1550 19053 5879 973 125 1704 88316 154900 17685 13658 2744 5108	47206 6615 11552 3890 423 3055 10588 11602 4555 1290 1681 135357 51867 3925 39802 22670 10490	887 597 213 127 501 134 141 953 §287 *161 596	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
Productive Society:— Delph Woollen Manufac'g.  Total	78 51431	1457 838037	455 152696	15 68776	1543	396 227090	386330	366592	189	18
No. 14—ROCHDALE DISTRICT— Bagslate Brooksbottoms Bury. Firgrove AHealey Heywood Lane Bottom Littleborough Millgate	670 185 13213 138 412 4702 79 2286 270	11550 2477 303168 1261 5890 75931 758 42048 2089	52 2161 4221 106 846 972  1355 185	243 260 24920 118 1792 8875 188 1618 504	1378 798 39310 284 838 15956 438 5888 674	4009 240 43202 902 579 19743 32 9469 1330	2615 82561  24794 535 11643	4257 3973 194618 968 7680 31563 115 21762 740	286 759 118 186 \$596 50 553 454	1 3 4 5 6 7 8

<sup>\*</sup> Hire Purchase. Ccal. Productive Department.

	No	. of	Salarie	a and					PROFIT			
	Employ Dec.	slst.	Was	zes.	Sales		.	.			Sabscrip	tloni
	Distri- butive.	Pro- doctve.	Distri- butive.	Pro- ductive.	during the Year.	Net Profit.	terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wagea.	Educa- tional Pur- posea.	Chari-	Co-operative Union.
6 7 8 9 10 11 12 13 14 15	56 8 45 6 6 2 3 41 2 52	26 	£ 3421 391 3073 505 295 228 234 2482 122 3259	£ 1162 400 109 28  1149 1767	£ 63845 6327 50952 11802 7272 4909 5146 51933 1758 63371	£ 8385 505 6185 1797 1106 643 646 8007 146 10184	£ 1593 90 710 261 154 97 82 1443 18 1919	s. d. 2 6 2 0 1 11 2 11 <sup>1</sup> / <sub>4</sub> 2 8 2 7 2 7 1 6 2 9 <sup>1</sup> / <sub>2</sub>	£	£	£ 39 58 12 3 40 10	£ s. d. 10 0 0 2 10 0 10 0 0 3 10 8 2 4 0 1 13 4 1 15 10 10 10 0 1 0 0
	521	183	35187	9386	635047	96275	13399	••	4	213	370	91 17 2
16	5		375		15312	585	75	1 0			••	
	526	183	35562	9386	650359	96860	13474	••	4	213	370	91 17 2
17				-								
	526	183	95562	9386	650359	96860	13474		4	213	370	91 17 2
1 2 3 4 4 5 6 6 7 7 8 9 10 11 12 13 14 15 16 17	157 71 16 6 7 1 1 8 15 34 4 18 6 14 227 387 49 83 21 27	65 13 7      104 181 100 431 431 431	8439 4168 777 510 120 495 1005 1919 1159 379 932 14140 25046 3481 15792 1566 1624 71502	5010 816 510  278  5685 8359 676 1619 90 252 23240 376	195824 79085 22202 11459 3945 11165 23254 49261 27463 12210 19223 319404 563196 70116 133527 41160 92815 1615309	\$3169 13503 3881 1974 2055 1698 4776 9193 4670 1794 3319 56956 95340 11119 22990 7792 5194 277573	4731 1069 691 276 30 201 783 668 304 476 8326 8379 1180 2872 922 805 31805	3 4 3 0 3 0 3 0 3 0 3 0 3 2 1 3 6 3 0 0 3 0 0 3 0 0 3 0 0 3 0 0 3 0 0 3 0 0 3 0 0 3 0 0 3 0 0 3 0 0 3 0 0 3 0 0 3 0 0 3 0 0 3 0		421 156 47 6  39 104 23 8 52 1428 2964 292- 60 20 40 5063	137 26 13 18 1 1 12 2 31 28 16 10 2 151 454 60 103 2 3 43 1128	40 0 0 0 11 0 0 0 6 8 0 2 4 4 4 1 1 0 10 10 10 10 10 10 10 10 10 10 10
1 2 3 4 5 6 7 8 9	8 3 254 2 4 92 2 53 4	2 130  .43  20 3	621 209 15267 131 388 7365 126 4736 304	149 8452  2393 1575 223	13200 6402 374150 3780 12893 150434 2803 80027 9088	2823 1217 62786 603 2823 24201 572 12964 1605	439 94 10897 48 231 2432 88 1488 86	3 6 3 4 3 3 3 1 4 0 3 0 4 0 3 4 0 3 4		1507 15 328  20	2 18 258 2 2 250 2 42 1	1 9 2 40 0 0 0 1 3 4 19 7 6 0 13 4 8 6 8

		LIA	BILITIE	8.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bera.	Share Capital.	Losus, includ- ing any Over- draft from Bank.	Re- serve Fund,	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Flxed Stock.	House Property.	All other investments.	Owing to the Society for Goods.	
ROCHDALE DISTRICT—Con. Milhrow , Conservative New Hey Industrial Rochdale Equit. Pioneers. Provident Small Bridge Conservative Smithy Bridge Summerseat& Br'ksb'tt'ms Tottington Equitable Turn Wardle Whitworth Woolfold Total.	444 18924 12342 274 250 187 183 320 1216 85 194 830 647	# 3740 6247 2154 368122 187930 2100 4781 5124 2981 6075 26878 1489 4492 12012 10745	£ 930 330 1336 5725 8664 591	£ 79 282 105 11074 16996 747 344 162 248 1396 1586 64 454 587 752	£ 791 3250 1808 48941 28264 998 488 457 879 99 2995 418 3082 1759	£ 2483 640 1794 56873 24111 1336 378 688 922 6826 4386 4408 844	£ 1129 68698 48027 2849 1440 1313 3486 2454 6558	£ 1876 3201 652 229565 190595 1243 4642 2328 1927 7220 19856 1513 1282 4724 9411	£	10 11 12 13 14 15 16 17 18 19 20 21 22 23 24
No. 15—Rossendale Dist.— Bacup	408 339 123 2559	82396 11189 29285 10861 44782 9126 9544 860 59511 7741 2916 3446 2587 5633 3848	11708 1645 41 616 24913 1721 913 200 18756 5275 3246 627 418 8847 183	7017 971 965 203 4302 510 721 5 5090 612 334 	10024 2249 3578 756 8627 1916 1904 558 10608 2859 2241 1250 853 2278 1516	10082 1749 2333 813 11131 2473 861 382 8990 5911 2601 1453 460 6009 1556	11612 700 2128 36851 4656 2855 33143 4497 657	70073 9807 24439 8408 21726 3153 5911 266 34885 1341 855 1241 2010 1370	4973 954 45 461 97 436 124 105 805 659 575 100 327 371	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
Total	14649	284017	74059	21314	51217	56804	96599	186758	10032	
No. 16—SOUTH YORKSHIRE DISTRICT— Bakewell Barnsley. Brightside and Carbrook (Sheffield) Chesterfield Provident Clown	25315 2808 1190	1466 527086 248634 14115 13420	49 5586 10123 11187 3774	11 10943 15493 1022 838	1147 103386 64269 8607 4275	90 161363 - 78898 9294 8529	134478 46013 6237 10041	617 226978 134359 3834 1730	257 5991 5561 1153 157	1 2 3 4 5
Conisbro' Denaby Main Doncaster Eckington Goole Handsworth Woodhouse. Hasland Heath and Williamthorpe. Killamarsh Kilnhurst Masbro'	362 768 12964 329 2599	1293 20344 125198 1662 14869 11786 4455 2598 7598 11799 131081	501 4428  913 1163 352 594 1616 4519	553 4859 7888 244 2771 2320 301 619 867 1431 7926	1925 3525 37664 639 5650 7027 2433 1672 2152 3087 27346	12 1994 68494 1286 5973 6020 2920 1344 2210 1464 58591	7708 16926  1574 473 1452 3374 31996	1112 15046 25824 449 7850 1814 1282 860 8679 8054 86070	71 529 2425 196 273 774 414 565 462 8082	6 7 8 9 10 11 12 13 14 15 16

-	No	. 01	Salarl	es and				·	PROFIT	1.		
	Dec.	31st.	Wa	ges.	Sales		T-				Subscrip	tlons.
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	during the Year.	Net Profit.	In- terest on Share Capital	Average Dividend per &.	Bonus on Wages.	Educa- tional Pur- poses.	Chari-	Co-operative Union.
			£	£	£	€	£	s. d.	£	£	£	£ s. d.
10 11 12	4 9 10	.,	281 622 732		7918 27293 16536	1175 4608 2511	142 254 82	4 0 4 0 4 0			2 31 7	2 10 0 3 ii 0
13	292 170	118 58	17929 11923	8473 3749	391842 234473	69979 46782	13635 6737	3 0 3 5		673	678 121	76 3 6
15 16	4	::	257 194		7040 6490	1317 1463	84 162	3 4			3 2	2 4 4
17 18 19	2 4 3	``1	192 306 219	102	5813 7250 9421	1159 1216 2003	208 123 201	3 6 3 4 3 6			2 2	1 11 0 1 10 6 2 10 2
20 21	20	7	1352 119	402	30192 2932	5540 537	1045	3 2 3 6	16	101	5	0 14 6
22 23	2 14	9	157 1069	573	5034 19434	1041 4253	168 463	3 10½ 3 3¾		52	26	2 0 0 6 16 8
24	10		762		18307	3355	421	3 4	••	72	16	5 6 0
	968	391	65261	26031	1442752	256533	39585		16	2763	1470	176 0 8
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	60 12 5 45 6 6 6 2 7 17 9 7 2 2 9 6	45 10 6 41  93 5 2 1 2 1	4250  838 297 2923 411 442 169 3478 1183 621 469 203 679 457	2662 400 269 2334  1788 281 139  76 141 114	103239 22028 26576 9877 77279 12621 11900 4179 77446 255592 11818 9227 7271 14988 12368	18574 2569 6453 1825 18371 2538 2751 578 13680 4707 1798 1764 902 1440 1408	3002  1105 450 1804 333 351 41 1845 929 121 132 128 229 189	3 4 3 0 3 0 3 0 3 0 4 0 2 0 3 0 3 3 3 2 8 8 1 1 8		307  289 .38 221 .6  .3  .8	158 10 7 43 6 7 16 57 16 5 4 7	12 10 0 6 0 0 2 10 8 12 10 0 3 5 8 2 16 2 1 0 8 10 0 0 4 7 0 1 12 8 4 15 0 2 16 8
1 2	10 623	274	460 44087	17341	7582 1064827	330 165136	60 25061	0 10 2 9½		1408	452	4 8 2 70 10 0
3	570	201	34777	7851	619550	84063	11320	2 6		400	344	55 0 0
5 6	49 25 6	. 6	2762 1708 342	244 214	59689 38797 7587	4575 5141 1224	582 619 56	1 5½ 2 3¼ 3 0	49	112 65	20 20 5	9 10 0
7 8	21 320	72	1349 13934	7032	35374 314732	9562 42887	983 4539	5 0 2 5	408	96 639	74	3 16 8 25 0 0
9 10 11	51 33	iı	262 2378 2043	667	6307 57202 42510	280 7217 5446	638 548	1 10 2 3 2 6	21	18 63	9 43 13	2 14 8 11 8 4 9 10 8
12	12	4	905 675	226	20812 14092	2337 1690	204	2 0 2 9			26	6 5 0
14 15 16	14 11 275	1 55	1070 855 14535	104 2587	20656 26250 271034	2731 4441 38738	360 545 5260	2 28 2 103 2 6	69	87 37 378	8 39 140	4 18 0 5 13 0 36 13 4

		LIA	BILITIE	s.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, including any Over-draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	House Property.	All other Investments.	Owing to the Society for Goods.	
SOUTH YORKSHIRE DIST,-Con. Matlock Bank Oughtibridge Oxeroft Pilsley Pontefract. Sheffield and Ecclesall Staveley Town Stocksbridge. Worksop	763 470 246 600 5400 15470 1096 2292 3196	£ 9610 3318 1314 4500 24900 99492 13608 43821 66484	£ 730 115  5807 164 1366	£ 331 580 206 562 3812 6571 1091 2229 2802 76220	£ 2110 1045 1348 2333 10491 35150 3983 10388 10857 351909	£ 2032 1225 750 2474 8518 87768 2980 11358 12092 482589	£  1281  7633 3020 17645 33835 326686	£ 704 2457 245 1270 14427 51154 7816 13324 20214 581169	£ 509 591 277 1079 514 1069 1200 115 2939 35203	17 18 19 20 21 22 23 24 25
Productive Societies: Sheffield Cutlery , Federated Cutlers b , Trade Union Sheep Shear Manufacturing  Total	57 81 67 123609	1272 355 1750 1401228	150 187 3169 56143	589 10 4742 81561	1510 384 1950 	5659 488251	326686	540 1 2052 83762	195 262  35660	26 27 28
Wholesale Society.	1158	1830511	8588217	11 1857585	2602278	2021818	4062	2157845	988980	1
Co-operative Insurance (Manchester)	975	10721		A 374515	••	28432	95080	285280	4135	1
ISLE OF MAN—  aFoxdale  Laxey Industrial , Old Equitable	190 503 216	423 4973 2008		261 169 334	601 2210 1201	140 794 178	••	440 2280 1004	459 488 271	1 2 3
Total	909	7404		764	4012	1112		3724	1218	

<sup>1</sup> Societies representing 2,067,776 individual members.

II Including £848,608 Insurance Fund, but exclusive of 2,000 ordinary shares of £10 each (paid up) in the Manchester Ship Canal Company; 7,500 shares of £1 each (paid up) in the Gilsland Convalescent Home; 5,000 shares of £1 each (paid up) in the British Cotton-Growing Association; and £6,500 (paid up) in the North-Western Co-operative Convalescent Homes Association.

	Employ	of ees on	Salarie						PROFIT	:.				-
	Dec.	31st.			Sales during the		In- terest	Aver-	Bonus		Subscrip	tions.		
	Distrl- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	on Share Capital	age Divi- dend per £.	on Wages.	Educa- tional Pur- poses.	Charl- table Pur poses.	Co-ope Uni	ativ	ra
17 18 19 20 21 22 23 24 25	16 7 5 13 139 276 26 53 69	2  12 56  18 8	£ 738 482 370 942 6524 14329 1312 3500 4218	£ 85 630 3702 1099 300	£ 11997 14970 10177 20186 144184 286192 39714 67962 97606	£ 1001 1963 1350 2000 19181 39835 5523 9901 11240	£ 173 166 62 206 840 4587 596 2205 3140	s. d. 1 6 2 8 2 3 2 2 2 8 2 8 2 6 2 4 2 0	£	£ 10  25 10  200 62 99	£ 9 5 3 50 208 3 31 41	1		d. 0 8 0 6 0
20	2629	723	154557	42082	3299989	467792	62943		630	3709	1545	328	_	0
26 27	••	40 30	::	876 642	1771 1875	165 23	63	::	••			0	10 13	0 4
28	•••				17676	3348								
	2629	793	154557	43600	3320811	471328	63006		630	3709	1545	330	2	4
1	2693	111 16038	289985	913446	27892990	669798	89884	0 4		87	5549	250	0	0
1	в 175		17188		169254	5744	524	2 <sup>D</sup> 0			101	25	0	0
1 2 3	13 7	2 5 2	185 641 371	85 259 94	4111 14235 6607	434 1876 991	25 226 99	2 0 2 10 3 0			1		•••	
	24	9	1197	438	24953	3241	350		••		1			

<sup>111</sup> Including Purchasing Depôts, Shipping Departments, Creameries, Building Departments, &c.

A Including Insurance Funds. B Including 48 Full-Time Agents. C Premiums.

D On Members' Premiums.

# SUMMARY OF THE

LIABILITIES. ASSETS.											
	ties.		LIA		8.			SSETS.			
NAME OF DISTRICT.	Societies	No. of Mem-		Loans, includ-	Re-	Value of	Value of Land, Bidings,	Invest	ments.	Owing to the	
	No. of	hers.	Share Capital.	Over- draft from Bank.	serve Fund.	Stock in Trade.	Machin- ery, and Fixed Stock.	House Property.	All other Investments.	Society for Goods.	
			£	£	£	£	£	£	£	£	
No. 1-AIREDALE	46	121308	2041235	120638	115781	517692	788069	464217	775890	31556	1
,, 2—Вогтом	34	94414	1646233	156993	89670	276385	464704	623797	645708	20838	2
" 3-Calderdale	30	42050	906728	57914	48139	223491	274159	177941	405026	59230	3
" 4-CHESHIRE AND NORTH WALES	40	75486	522266	73299	72405	187925	350527	71736	170313	9575	4
" 5—Dewsbury	80	61609	1082474	52189	43215	178243	327505	268842	501076	21211	5
" 6-East Yorkshire	20	41230	285648	42995	23612	96723	156769	2998	134793	12552	6
" 7—HUDDERSFIELD	45	42393	602086	107825	38284	169656	229077	102823	326101	40651	7
,, 8-Macclesfield. Crewe and Dist.	27	56242	658207	104710	55091	170783	248360	162670	267192	62785	8
" 9-Manchester	34	190134	2004741	228768	105608	355223	660676	627466	854100	56237	9
" 10-North-East Lancashire	37	79418	1432975	340570	66914	311011	538743	730184	893 <b>32</b> 5	21402	10
,, 11-North Lancashire	16	51554	64 1520	67069	37453	136244	230495	208894	227155	8355	11
" 12-North Lonsdale	17	23689	313626	10918	16839	90203	111729	43396	116312	11689	12
,, 13—Осрнам	18	51431	838037	152696	68776	160560	227090	386330	366592	3686	13
" 14—ROCHDALE	24	58959	1089992	35161	72894	154988	184795	257472	679111	4953	14
", 15—Rossendale	15	14649	284017	74059	21314	51217	56804	96599	186758	10032	15
" 16-South Yorkshire	28	123609	1401228	56443	81561	355753	489251	326686	583762	35660	16
WHOLESALE SOCIETY	1	1158	1830511	3583217	1857585	2692273	2021313	4062	2157345	988980	17
Insurance Society (Man- chester)	1	978	10721		<b>374</b> 515		28432	95080	285230	4135	18
ISLE OF MAN	3	909	7404		764	4012	1112		3724	1218	19
Totals, 1911	466	1071217	17602649	5265458	2690400	6132382	7388550	4651193	9079008	1404745	
Totals, 1910	472	1081879	16779945	4779727	2470985	5748856	7449943	4597571	7918191	1129701	
Increase		39838	822704		219415		61393		1160817		
Decrease	0			**	•••	••	01993	••		1	

### NORTH-WESTERN SECTION.

	Emplo	o. of yees on	Salar	les and				PR	OFIT.				
	Dec.	81st.	-	1	Sales during the		Interest	Am'nt		Subscrip	tions.		
	Distri- butive.	Pro- ductve	Distri- butive.	Pro- ductive.	Year.	Net Profit.	on Share Capital.	Paid as Bonus on Wages.	Educa- tional Pur- poses.	Charitable Purposes.	Co-or	era	tiv
			£	£	£	£	£	£	£	£	£	s.	ċ
1	2980	1618	165443	89107	3481564	543693	73994	33	2898	2305	485	14	
2	2243	862	144321	55704	2821396	496918	56455		6845	2198	810	9	
3	778	908	46040	55701	2046179	257322	35975	581	1492	649	197	3	
4	1864	411	99170	23952	1786064	255453	20587	355	2534	605	218	5	
5	1144	465	67322	27337	1660115	293887	40810		3651	1803	231	18	1
6	816	302	44252	14456	909082	125548	11835	1192	1500	512	166	15	
7	717	558	49868	34716	<b>15227</b> 55	230965	23815	1072	931	639	182	6	
8	1221	728	68757	41757	1623529	255451	24146	560	2196	1403	204	9	
9	3102	1587	180099	115180	3677391	596408	79193	2417	6517	2546	499	0	1
10	1745	1514	106308	88977	2631873	436044	54899	665	5371	1542	318	2	
11	871	528	51868	30516	1125574	181321	24169	2	2574	446	202	1	1
12	526	183	35562	9386	650359	96860	13474	4	213	370	91	17	
13	1141	441	71502	23616	1617305	277614	31805		5063	1128	259	17	
14	968	391	65261	26031	1442752	256533	39535	16	2763	1470	176	0	
15	253	146	16420	8204	425909	74353	10059		867	320	64	4	
16	2629	793	154557	43600	3320811	471328	63006	630	3709	1545	330	2	
17	2693	16038	289985	913446	27892990	669798	89884		87	5549	250	0	
18	175		17188		169254	5744	524			101	25	0	
19	24	9	1197	438	24953	3241	350		1	• •			
	25915	27482	1674820	1602124	58829855	5528481	694515	7527	49212	25131	4213	9	
		-7-	1600623	1529817	56254348	5094237	669458	8115	45690	20664	4183	0	
	911	1137	74197	72307	2575507	434244	25057		3522	4467	30	9	
								588					

### SCOTTISH

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of Aber-Dumfries, Edinburgh, Elgin, Fife, Forfar, Haddington, Inverness, Roxburgh, Selkirk, and Stirling, for 1911,

a These particulars are taken from our last year's return. b These particulars are taken this office or

		LIA	BILITIE	es.		1	SSETS.			
NAME OF SOCIETY.	No. of Mem-		Loans, includ- ing any	Re-	Value of	Value of Land, Bldings,	Invest	tments.	Owing	
•	bers.	Share Capital.	Over- draft from Bank.	serve Fund.	Stock in Trade.	Machin- ery, and Fixed Stock.	Property.	All other Investments.	Society for Goods.	
No. 1-Ayrshire District-		£	£	£	£	£	£	£	£	
Auchinleck Beith Campbeltown Carrick (Maybole) Carronbridge Catrine Creetown Crosshouse (Kilmarnock). Dalbeattie Dalmellington Dalry Darvel Dreghorn (Irvine) Dumfries & Maxwelltown. Fergushill	735 717 422 785 189 654 94 657 93 870 456 1059 648 2040 163	8486 11326 4543 5612 950 13183 300 13546 207 5970 5413 90321 16261 18611 2400	2581 6745 466 867 183 110 320 186 369 81 766 4445 83 4579	811 1579 290 576 172 851 65 931 46 460 199 1656 550 973	4867 2634 1590 2297 440 2871 120 2250 263 1841 1993 4672 2764 5294 426	4270 4309 3097 3661  2399 430 5439 510 1050 2034 9807 8622 8121 511	1773 520 1281  3996 4846	3969 10446 981 1508 1064 8163 396 7623 872 4092 2758 17465 6553 14049 1658	1354 1421 555 858 111 1234 43 716 150 1114 296 1882 126 2630 688	2 9 4 5 6 7 8 9 10 11 12 13 14 15 16
Galston Glenbuck Hurlford Irvine and Fullarton Kilbirnie Kilmarnock Equitable Kilwinning Kirkconnel Largs Mauchline bMillport Muirkirk New Cumnock Newmilns Old Cumnock Patna Stevenston Troon	1145 118 874 769 1552 7913 815 105 100 653 542 1104 920 987 1050 863 123	26141 1990 14678 10490 28615 143893 22112 908 901 13817 978 9142 6756 27643 3493 6511 16855 17687 11655	1380 40 739 2603 2792 1314 2017 750 624 272 3588 286 11916 352 112 9891 2406	2432 200 873 727 3120 4287 1256 59 93 638 60 1032 185 200 430 1660 1308 84	8823 210 2781 2100 5984 24961 3998 431 387 1817 209 2800 2735 7208 5147 1073 3740 5104	8555 9 9724 5030 11990 74577 8128 2 409 1002 32 3402 3952 12165 340 1906 7975 8679 338	5625 4558 5570  8957 800 1211  1100 700	17977 2228 4962 7982 11851 53862 8908 555 256 97769 7344 840 19356 3422 3001 16473 7634 492	1768 545 2860 931 580 200 210 1234 749 575 8790 214 795  825 203	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 92 33 34 35
Total		497088	68834	30435	107590	216805	36578	260550	30918	

### SECTION.

DEEN, ARGYLE, AYR, BANFF, BUTE, CAITHNESS, CLACKMANNAN, DUMBARTON, KINCARDINE, KINROSS, LANARK, LINLITHGOW, PEEBLES, PERTH, RENFREW, arranged in their respective Conference Districts.

from the Registrar's Return for 1910.  $\,c$  These societies have not made a return either to the Registrar.

	Empio	o of yees on 81st.	Salari						PROFIT	r.			_
	Distri- bntive.	Pro-ductve.	Distri- butive.	Pro- ductive.	Sales during the Year.	Net Profit.	In- terest on Share Capital	Aver- age Divl- dend per £.	Bonus on Wages.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-operative	•
			£	£	£	£	£	s. d.	£	£	£	£ s.	d.
1 2 3 4 4 5 5 6 6 7 8 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 29 30 31 32 33 33 34 35	34 21 20 111 5 23 15 2 17 3 10 0 15 24 18 61 22 20 23 61 4 280 27 2 3 11 11 11 11 11 12 14 14 15 15 15 15 15 15 15 15 15 15 15 15 15	10 22 7 7 10 9 10 6 6 7 7 19 15 24 4 38 119 17 13 14 27 7 13 15 16 1 1	1591 1382 920 494 190 1298 670 157 1005 116 528 802 1507 1047 2627 232 2085 105 1452 1175 1630 1111 105 462 670 1111 105 462 670 1111 105 106 107 107 108 108 109 109 109 109 109 109 109 109	787 1293 556 476 476 476 478 1028 352 408 1234 857 1418 149 1800 1194 939 2210 7507 1179 241 670 1677 296 949 1094 78	29188 36451 24477 11272 388-2 21964 16427 2794 25834 1918 18712 16099 37451 24722 54399 34951 29864 31951 29864 73711 2222529 38128 2663 2888 12974 2014 30770 17465 41947 118-14 16013 41021 32880 4411	3808 6003 3887 1592 585 2819 90 22392 7045 4196 10240 1037 2203 868 6190 222 253 2457 259 259 259 259 259 259 259 259 259 259	900 375 439 203 455 259 491 13 91 13 255 176 833 960 91 13 587 4763 930 13 1497 13 1497 13 1497	2 5 3 1 2 2 10 4 2 9 2 4 4 2 9 2 11 3 3 0 2 10 1 2 17 3 3 2 2 11 4 3 3 5 5 1 1 10 3 3 0 2 1 1 1 10 3 3 0 3 0 3 0 1 10	6	10 9 9 58 8 2 2 366 36 13 92 30 321 600 28 8 8 13 52	16 88 848 77 6 6 2 2 50 13 12 2 65 57 14 83 3 24 434 38 3 22 2 10 73 6 6 11 1 59 90 2 2	5 6 0 15 1 4 12 3 1 3 1 7 7 13 5 18 16 16 1 5 5 11 1 8 6 6 20 0 0 6 11 1 1 5 110 4 0 0 9 3 8 1	4 8 2 2 1 1 8 10 4 8 8 6 8 5 5 8 4 0 6 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	894	482	45197	80227	1003480	163040	17912		25	923	1350	163 12	2

		LIA	BILITIE	s.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bera.	Share Capital.	Loans, including any Overdraft from Bank.	Re- aerve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Invest  Ifouse Property.	All other Investments.	Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
No. 2—BORDER COUNTIES DIS.  aEarlston Galashiels United Hawick Innerleithen bJedburgh Kelso Langholm Peebles Riccarton Junction Selkirk Walkerburn	260 2273 4159 472 396 359 561 857 64 1131 314	1379 46018 59592 6987 4379 3012 4468 17074 599 21957 6079	667 8377 7647 1766 2649 1078 1656 2216  6065 3437	75 2607 5414 1338 224 47 • 460 1992 14 1831 1053	908 10543 19324 3550 2312 654 2245 5611 298 6260 3417	1341 26854 16268 2377 3325 1708 2554 9767 4 12188 3094	5647 426	467 24166 42266 4838 1615 1708 3528 7123 310 13142 4727	526 5405 5621 951  569 714 1988 192 3745 1660	1 2 8 4 5 6 7 7 8 9 10 11
Total	10846	171544	85558	15055	55117	79480	6073	103890	21371	
No. 3—CENTRAL DISTRICT— Auchenheath Bellshill and Mossend Blantyre Burnbank Carloke Carstairs Junction Chapelhail Chapelton Clarkston Cleland Coalburn Coatbridge Crofthead Dalziel (Motherwell) Darngavil Douglas Provident ", Water Dykehead and Shotts bForth Provident Glenboig Glengowan Glespin Greengairs Hamilton—Central ", Palace Colliery Lanark Larkhall ", Victualling bLaw Leadhills Leavenseat Moffat Mills Newarthill Newarth	387 1785 1927 1450 317 1014 4080 6415 866 6415 866 7478 866 7478 866 7478 800 194 4222 1321 1281 11281	3092 28403 16442 4659 783 14843 1968 9650 231 506 4428 10188 155047 24623 14537 594 2148 2790 28728 3900 962 31903 31902	517 5944 4685 20426 4551 1193 4977 1421 100 1093 1916 5401 2487 859 151607 150 685 689 255 130 8217 4724 1235 2709 29042 5543 8100 1720 160 193 193 2389 559 5782	528 1716 2319 2229 220 530 164 3311 18717 706 13863 358 34 255 528 583 1310 220 218 135 181 181 1742 72 678 244 3398	2248 6535 6066 4719 8800 1872 2993 1566 290 1703 5632 90033 4526 21121 2455 7399 1154 5164 8411 669 8420 1824 4501 6500 6616 1167 416 1166 444 1500 3972 20077 380 1514 1007	1496 14709 11175 8644 12245 5877 14900 35711 66 6838 33538 3749 22625 71 2106 1678 13018 2743 454	24000 3068 20814  2604  459	861 15282 8778 15934 3812 7850 2685 5656 250 966 1253 16806 129748 694 596 129748 694 596 17728 1562 2950 317756 17728 18022 14653 6212 4053 528 1009 2945 4265 2861 11728 7287 2297 17164	1846 12193 1573 919 919 556 559 30 226 653 31090 22162 15378 358 429 322 2459 592 2459 322 2459 322 2459 322 2459 322 2459 322 2459 322 324 325 326 327 327 327 327 327 327 327 327 327 327	1 2 2 3 4 4 5 5 6 6 6 7 7 8 8 9 9 100 111 12 13 114 15 16 17 18 19 20 21 22 23 30 27 28 30 31 32 33 34 35 5 38 39 40
	39078	511508	272165	59647	148821	222595	55099	454084	59678	

		No	o. of		es and					PROFIT	r.		
District   District		Dec.	31st.	Wa	ges.	Sales		In-	Aver-			Subscri	ptions.
1					Pro- ductive.	Year.	Net Profit.	Shere	age Divi- dend	on	tional Pur-	table Pur	Co-operative Union.
2				£	£	£	£	£	s. d.	£	£	£	£ s. d.
1       13       7       695       483       17673       2946       77       3 6         1       3 5         2       58       32       8966       294       99163       15759       1933       3       1        90154       10       0         3       65       28       30966       1497       67743       11316       685       3       0       65       115       11       2         4       62       29       3082       1108       70975       11160       188       3       0       144       141       11 16       5       10       643        18512       2957       37       3       1        18         181         181          181             183                             .	2 3 4 5 6 7 8 9	75 137 23  6 15 47 2 52	66 81 12  4 8 12  30	3906 7685 1144  306 913 2158 115 2906	3243 4496 729  285 544 902	93986 150991 26135 6825 6891 23163 39997 2823 52499	16607 31762 4773 447 931 4621 6442 363 9728	2020 2452 334  122 218 626 27 1014	3 2 3 101 3 8 2 5 3 10 3 2 3 21 3 5		82 8  25  26	92 10  13 21	12 0 0 17 4 6 3 15 0 3 4 8 2 14 8 4 8 8 7 4 8 9 11 9
2		377	232	20246	12961	432125	80762	7116		2	222	197	64 16 11
1480 762 81622 42540 1852200 318764 20845 35 2077 3026 184 8 3	2 2 3 4 4 5 6 6 7 8 8 9 10 11 12 13 14 14 15 16 6 17 7 28 29 22 25 26 29 30 31 22 33 34 35 6 6 37 38 9 9 9	58 65 62 10 20 8 8 20 2 4 15 37 339 22 322 322 322 322 31 10 16 39 40 42 3 11 13 10 10 10 10 10 10 10 10 10 10 10 10 10	32 23 29 13 112 3 10 32 175 18 157 4 4 299 22 24 49 22 20	3861 3086 643 1585 552 1346 91 182 855 2006 15827 1563 18932 167 298 3108  687 501 124 232 4347 1664 2158 2639 2939  660  660  601 272 4347	2061 1497 1108 858 677 140 701 1944 6739 1125 9487 2119 1259 1268 1000 2312 140 1484 277 2831	98163 67743 70975 18512 40134 15990 32366 1384 6890 21239 51588 313519 45778 96535 74442 7895 12755 81863 97166 22124 51971 56059 67969 16385 6529 1759 6031 17392 17388 6873 17388 1	15759 11316 2957 7085 2428 5231 103 1059 9052 8125 8125 59841 9120 55813 616 1096 16589 . 2704 2150 245 1347 15856 8778 810235 12798 2343 1110 288 1082 2253 1452 2253 1452 2019 1858	1333 6655 188 377 532 600 448 39 6 180 542 552 552 552 552 552 552 552 552 552	$\begin{array}{c} 3 & 1 & 0 \\ 3 & 0 & 0 & 1 \\ 3 & 0 & 1 \\ 3 & 0 & 1 \\ 3 & 0 & 1 \\ 4 & 0 & 1 \\ 5 & 0 & 1 \\ 1 & 0 & 1 \\ 2 & 0 & 1 \\ 3 & 0 & 1 \\ 1 & 0 & 1 \\ 2 & 0 & 1 \\ 3 & 0 & 1 \\ 2 & 0 & 1 \\ 3 & 0 & 1 \\ 2 & 0 & 1 \\ 3 & 0 & 1 \\ 2 & 0 & 1 \\ 3 & 0 & 1 \\ 2 & 0 & 1 \\ 3 & 0 & 1 \\ 2 & 0 & 1 \\ 3 & 0 & 1 \\ 3 & 0 & 1 \\ 4 & 0 & 0 \\ 2 & 0 & 1 \\ 3 & 0 & 1 \\ 4 & 0 & 0 \\ 2 & 0 & 1 \\ 3 & 0 & 1 \\ 4 & 0 & 0 \\ 2 & 0 & 1 \\ 4 & 0 & 0 \\ 2 & 0 & 1 \\ 4 & 0 & 0 \\ 2 & 0 & 1 \\ 4 & 0 & 0 \\ 2 & 0 & 1 \\ 4 & 0 & 0 \\ 2 & 0 & 1 \\ 4 & 0 & 0 \\ 2 & 0 & 1 \\ 4 & 0 & 0 \\ 4 & 0 &$	35	65 141 88	154 115 141 185 7  200 84 14100 2 2 1 9 62 2 7 5 5  7 15 4 45 98 42 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10 0 0 0 11 26 11 16 8 8 0 0 2 14 0 0 5 18 2 4 0 0 8 9 8 10 0 0 0 2 0 0 1 13 4 1 16 8 1 12 6 0 11 4 8 6 8 3 12 8 10 12 0 0 8 0 8 0 6 3 2 6 2 5 0 3 12 8 12 ic 11

		LIA	BILITIE	s.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem-		Loans, includ- ing any	Re-	Value of	Value of Land, Bldings,	Invest	ments.	Owing to the	
	bera.	Share Capital.	Over- draft from Bank.	Fond.	Stock in Trade.	Machin- ery, and Fixed Stock.	House Property.	Ali other lovest- ments.	Society for Goods.	
CENTRAL DISTRICT-Con.		£	£	£	£	£	£	£	£	
Productive Societies:— ChapelhallFed'ratedBaking Hamilton Baking	d 8 d 7	989 5553	6469 19149	893 1595	1032 3262	2424 10462	• •	6051 13741	467	4
Total	89093	518050	297783	62135	153115	295481	55099	473876	60145	
No. 4—East of Scotland D. Armadale Bathgate Bonnyrigg Broxburn Dalkeith	1130 3070 520 1320 1143	30762 50833 11175 11953 25829	784 44 680 4449 51	2480 1589 920 1439 1500	4157 8985 2517 7235 3612	5677 15095 2169 10231 6896	4319 8969  2381 450	22958 24438 9873 2130 19131	1086 2910 101 2359 2723	
Edinburgh St. Cuthbert's Gavieside Gorebridge Haddington Hillwood Juniper Green	41753 60 1234 1182 1260 776	645472 696 25187 12699 15484 15346	96475 40 1090 2150 4602 34	168486 263 1905 2275 1800 2829	123087 259 7234 4400 4219 3820	8184 10605 9186 5547	1500	618562 697 12052 4368 13458 11617	47712 142 3359 1209 1741 1695	]
Leith Musselburgh & Fisherrow Penicuik Portobello Prestonpans Rosewell	939 716 331	75938 67880 49297 15141 6268 728	22871 8493 2809 840 1357 47	6361 14662 5088 1019 3224 770	22507 15575 9219 3682 2951 1571	38586 35880 20102 10588 5238 25	15958 2317 6175	47884 09938 22290 5742 6484 1646	5170 13705 4405 1361 1808 56	
Springfield Tranent West Barns West Benhar West Calder	59 2478 465 1443 5337	877 36334 1565 25715 106543	8749 2384 579 4231	9227 112 920 15862	204 11683 1253 5059 22988	15 21819 2059 5492 27293	9999 2912 2953	432 14143 1404 16940 79557	110 6010 895 1022 +900	
Productive Society:-	77204	1225222	102709	237650	266167	394710	158591	970749	107979	
Edinburgh Printing	158	10000	7400	3000	. 718	13955	1500	642	4463	
Total	77362	1235222	110109	240650	266885	408665	160091	971391	112442	
No. 5-Falkirk District-Banton	60	427	10	45	140	158		355	107	
Bo'ness Bonnybridge Camelon Carron. bCarronball and Kinnaird.	1806 1071 1420 389 192	26318 19355 26392 5823 1839	6907 3501 6341 4012 711	1291 1232 1592 433 300	8360 5595 8733 1970 1118	3214 7615 11289 3814 142	18200 1330 555	7082 13265 16730 3668 1590	1333 355 1943 1566	
Condorrat Cumbernauld Denny and Dunipace Grahamston and Bainsford Grangemouth	1440	1056 2151 19767 41992 36783	37 109 2079 4318 2205	309 342 2036 2649 2557	452 811 4666 12808 6781	233 877 4948 20890 12346	4517	1314 1380 11867 18337 18194	255 70 764 2742 5011	
Kilsyth Larbert Laurieston Longeroft Redding Skinflats	1135 628 328 790 2660 215	9882 14988 5602 9155 75556 12087	1546 918 119 2661 479 100	499 457 174 857 4930 382	3110 2976 1153 2748 8349 660	5486 3990 1414 2763 481 33	3083 1860 1371	5413 7583 3312 5912 74447 12363	750 1994 6929 403	
Slamannan Stenhousemuir Equitable	960 879	2344 15330	17254 155	1963 410	4787 2401	221 7827	•••	18428 6725	1419 439	
	18335	326847	58462	22458	77618	87736	32916	227965	26783	

	No Employ		Salarie						PROFIT	r.			_
	Deo.	81st.	Wag	jes.	Sales during the		ln-	Aver-		1	Sabscrip	tions.	
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	on Share Capital	age Divl- dend per £.	Bonus on Wages.	Educa- tional Pur- poses.	Chari- table Pur poses.	Co-operati Union.	76
			£	£	£	£	£	s. d.	£.	£	£	£ s.	d.
41 42	•••	30 67	••	2533 5122	24779 42308	5175 3364	408 279	3 103 1 6	15	::	21 40	1 0	0
	1480	859	81622	50195	1919287	327303	21522	••	50	2077	3037	185 8	11
1 2 3 4 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	40 78 17 65 30 1661 2 49 32 47 34 232 162 162 84 33 20 8 8 3 77 9 9	25 61 14 27 29 756  39 22 15 20 135 96 47 19 17 3	2198 4938 862 2752 1519 89948 116 2504 1815 2585 1785 12143 10127 4060 1824 1389 707 130 4472 506 2571 12260	1925 3065 580 1736 1334 46053 975 1247 1229 975 1247 1229 977 216 3428 317 1665 6664	62476 123850 20094 49106 43896 1551101 1991 42962 54226 97666 216074 216207 99593 40461 34635 15628 3648 112899 12189 76182 266673	15202 25894 3808 9071 10131 367677 350 15163 7991 12670 8524 46113 50396 23244 2176 731 1487 2169 15855 62573	1016 1835 390 474 903 21095 242 497 543 560 3490 2049 1602 562 191 35 8 1452 66 1161 3685	4 1 1 4 0 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5		59 65 21 538 8  31 100 63 32  25 3 3	56 77 24 15 736 42 44 13 188 100 104 7 20 22  5 4 4	8 8 8 8 6 4 5 5 10 1 1 50 0 0 9 8 6 6 8 6 16 12 7 18 5 13 8 6 8 8 6 8 6 8 6 8 6 8 6 8 6 16 12 7 18 7 18 7 18 7 18 7 18 7 18 7 18 7	2 8 0 6 0 8 8 8 8 0 0 8 5 4 4 8 5 8 0
23	2941	1535	161211	90869	3148541	720047 963	42483 800		108	1070	1761	190 17	4
20			••	5716	10150	903	800		108		15	1 0	
	2941	1632	161211	96535	3158691	721010	43263	••	108	1070	1774	192 4	2
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	1 49 46 63 17  4 4 40 109 40 25 24 9 17 69 3 3 91	38 19 35 3  19 43 37 12 8 8 3 13 26 4 21	63 2297 2727 2813 868  164 252 2806 6240 3233 1960 1127 540 887 4295 255 2166 2166	2314 1443 1880 514  1524 2082 2082 2082 1051 733 211 711 2119 221 1342 779	2501 68704 62620 70000 18025 7921 10286 11597 59620 123041 57168 57155 29362 13455 96822 146804 12071 44591 39949	620 12701 11045 11875 2861 1305 2224 2012 9298 17093 9147 11380 5363 2397 7854 34391 2195 9256 9256	18 992 918 935 191  44 80 916 1516 1296 382 667 199 2582 593 110 581	3 10 3 2 3 6 3 1 2 8 2 10 3 6 2 11 3 6 2 10 3 6 2 10 3 6 3 5 4 1 4 3 7 3 9 1 2 9 2 9 2 9 2 9 3 1 4 3 0 3 0 3 0 3 0 4 0 3 0 3 0 4 0 3 0 4 0 3 0 3 0 4 0 4 0 3 0 3 0 4 0 4 0 5 0 5 0 6 0 6 0 7 0 8		860 101 12 12 81 60 10 10 14	199 577 108 40 8 166 118 179 52 266 77 400 80 99 638	0 10 8 6 8 6 8 6 8 6 8 6 8 6 8 6 8 6 8 6 8	0 8 8 8 8 0 8 0 8 0
	588	298	33527	18956	871182	158991	12439			379	930	95 0	0

		LIA	BILITIE	38.			ASSETS.			
NAME OF SOCIETY.	No. of Mem-		Loans,		Value of	Value of Land,	Invest	tments.	Owing	
	bers.	Share Capital.	lng any Over- draft from Bank.	Re- serve Fund.	Stock in Trade.	Bidings, Machin- ery, and Fixed Stock.	House Prop- erly.	All other Invest-	to the Society for Goods.	
FALKIRK DISTRICT-Con.		£	£	£	£	£	£	£	£	
Productive Societies:— Bainsford & Grahamst'n Bg. bCarronshore Baking Stenhousemuir Baking	2616 331 1001	26033 2338 9478	462 305	1068 10 118	862 316 717	7464 952 4372	3401 1145	16688 1385 4310	1001	20 21 22
Total	22283	364696	51229	23654	79513	100524	37462	250348	27969	
								-		
No. 6—Fife & Kinross Dis. Anstruther Auchtermuchty Buckhaven Burntisland Coaltown of Wemyss Cowdenbeath aCupar (Fife) Dunfermline Dysart East Wemyss aEdenvale aFalkland bFreuchie Equitable	85 453 1810 617 240 1557 292 7753 1206 567 43 96 79 527	653 3295 29709 9959 6486 24558 1644 117667 15342 16690 237 625 426	368 592 1624 38 5440 43 318 2193 82 47 	60 279 1599 857 130 2598 170 17489 708 248 62 	373 1468 5790 1753 875 7789 527 43728 2662 2078 148 375 466 995	6 1086 22149 2686 2665 18397 898 49294 5121 3181 193 400 400 2688	5000 1300  200 2120	377 1867 8365 4388 3316 8853 804 57702 14936 11664 71 228 173 1127	85 495 3061 672 382 220 1299 1252 125 95	1 2 3 4 5 6 7 8 9 10 11 12 13 14
aGallatown aGuardbridge Kelty Kettle Kingseat Kınross and Vicinity Lassodie Leslie , and District	549 1930 241 186 289 214 242 1055	5321 44745 888 2124 1843 2542 4202 24392	579 328 303 50 150	217 422 3752 77 223 31 140 300 1191	2800 10420 444 555 1157 1393 1082 5768	2088 2113 16802 370 1063 866 153 907 4790	3000	2970 25914 726 1997 817 2251 3962 14152	874 800 1821 90 196 258 266	15 16 17 18 19 20 21 22
Leven (Reform) Lochgelly Markinch Methil Newburgh and District Pathhead and Sinclairtown St. Andrews Townhill West Wemyss	1670 2897 1573 803 210 8400 842 591 270	27901 60173 35129 16967 1824 49053 1712 6444 8907	3100 1615 124 3706 1034 2012 103 61 20	929 5993 1 91  143 3058 221 1038 500	8200 13128 8892 4993 652 11712 812 2338 429	19756 24270 11651 11512 1481 31427 255 3569 1456	3356 2490 750  5589	5182 28153 19479 5626 1180 18797 1260 3001 8164	3100 11242 1298 2028 152  561 145 455	23 24 25 26 27 28 29 30 31
	31781	522707	26172	43622	143242	241004	23805	256242	30912	
Productive Societies:— Burntisland Bread Kettle Baking Newburgh & Mount Plea	272 538	1384 1500	6 20	182	256 217	843	1000	303 1175	98	32 33
Newburgh & Mount Plea- sant Baking	327	629	250	86	72	451		208	24	34
Total	82918	526220	26448	43890	143787	242298	24805	257928	31034	
io. 7—GLASGOW & SUBURBS— Anniesland Avonbank (Rutherglen) Blairdardie Bridgeton Old Victualling Cadder	525 1657 78 1325 406	9800 18634 652 9975 2557	1590 5214	864 1168 50 3870 437	1420 1914 101 4014 1707	5376 10851 186 831 192	2100	5487 14120 512 4955 1638	844 970 114 3908 320	1 2 3 4 5

	1011,	5001	1	CITON	1							999
	Employ Dec.	o. of yees on 81st.	Salari Wa	es and ges.			-		PROFI'	г.		
	Distri- butive.	Pro-	Distri- butive.	Pro- ductive.	Sales during the Year.	Net Profit.	ln- terest on Share Capital	Aver- age Divl- dend per £.	Bonus on Wagea.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
20 21		60		4290	39102 4186	8320 886	967	3 9		34	36	8 6 8
22		18	••	1382	13614	2438	366	3 2		32	14	2 2 10
	588	376	33527	24628	928084	170635	13772	••	••	445	980	105 9 6
1 2 3 4 5 6	3 11 48 19 7 59	3 44 5 2 33	99 561 2712 1028 303 3196	171 2571 420 170 1832	1966 12413 79921 20150 9021 70396	251 1699 17419 3490 2190 13494	29 174 873 345 256 1139	2 4 2 11½ 4 2 3 6 4 4 3 11		1 15  33	50 16 10 32	0 13 4 3 13 8 10 0 0 5 0 0 2 1 8 8 8 0
7 8 9 10 11 12 13 14 15	6 242 40 20 1 2	184 14 7  2	241 12967 1797 1136 80 97	201 10560 903 571  89  488 401	6975 296532 47196 28754 1142 2755 1436 16570 19899	1040 55836 10025 6274 89 331 138 3515 4256	74 4633 668 608 12 30 63 231	3 0 3 31 4 4 4 6 1 10 2 9 4 2 4 0	14	13 295 12	220 48 7 	2 14 8 20 0 0 9 11 4 4 6 2  4 10 6
16 17 18 19 20 21 22 23	81 6 4 6 3 28 50	56	4158 185 329 170 384 170 1417 2501	3787 65 196  795 2583	109995 3833 8715 7791 13553 5820 37155 73688	22128 609 1708 1778 2613 1522 9318 20690	1911 40 86 68 190 167 977 1061	3 8 2 11 3 91 3 11 3 8 4 82 4 6 4 6		202  40 23 59	1 19 4 21 26 37	15 8 4 1 19 0 1 17 8 1 16 0 8 15 0 10 0 0
24 25 26 27 28 29 30 31	127 58 83 4 106 8 16	50 38 21 1 64 5	5876 3326 1626 194 5911 343 1443 378	4167 2058 1294 69 3422 305 769 188	159708 77160 44628 5146 112720 8256 26131 11932	30427 16140 12233 940 23688 1763 4749 3027	1768 794 713 88 2300 70 308 357	8 64 4 0 4 6 3 4 3 8 3 7 4 7	••	146 22 20 3 177 18 43	80 15 19 4 16 5	13 18 0 12 10 0 6 12 6 1 10 0 20 0 0 2 11 1 4 18 4 2 2 10
02	1020	620	53394	38074	1321260	273375	19980		14	1131	645	174 12 1
32 33	••	5 11	::	354 639	2071 6006	235 959	101 76	3 1	• •		2	4 9 0
34		4		293	1823		57					
	1020	640	53394	39360	1231160	274804	20214		14	1131	649	179 1 1
1 2 3 4 5	26 62 1 40 19	12	1278 3440 128 2625 1123	955	24533 61249 3179 73188 23887	3224 9439 543 14166 3237	84 465 22 	2 6 2 10 3 0 4 3 2 7	• •	25 152 	20 93  18 5	4 1 8 12 10 6  3 9 0

		LIA	BILITIE	19.		1	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, including any Over-draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	House Property.	All other Invest-	Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	1
LASGOW & SUBURBS—Con. Cambuslang	1580	15094	9931	1725	4569	17560		6985		
Chryston	131 5676	1009 68380	1065 28205	97 7102	272 30182	977	22000	922 23432	8602	
Clydebank	8156	92739	23324	15054	24399	31493 28888	15557	65247	10552	
Dalmuir  Dumbarton Equitable	663	3936 71039	14221 26927	3406	2311 18637	12404 17554		2187 67759	1602 3593	
Duntocher and Hardgate.	272	1316	1623	54	697	1355	• •	1075	636	П
East Kilbride	180	1667	678	405 832	860	1723		943	426	
Gilbertfield	627 2404	4717 37661	6011 64522	8358	1144 30478	2914 60074		9019 21030	1975	
Eastern	8052	41143	44684	882	21042	20275	14677	36648	6131	1
Kinning Park London Road	16688 2269	208721 3323	48535 7491	19524 1213	55099 >522	94424 4639		151706 6831	5499 579	1
Progress	2255	20117	2189	705	5365	3757		13602	1060	1
St. George	14105 3396	35801 19445	143269 11459	15789 5181	54625 7310	85471 20062		69421 15008	5887 2008	
Hallside	219	1727	40	341	495	19		2037		1
Kirkintilloch Lennox (Dumbarton)	1670 2005	26233 13951	198 5416	1365	6051 7881	7652 7192	4707	11890	115 3357	ı
Lennoxtown	397	5129	2242	228	1545	3356		3914	1499	Н
Milngavie Newton	522 271	6742	449 2925	709 421	1368 684	2572 2218	**	4051 3266	865	
Rutherglen Vict'll'g & B'ke	309	299	3396	377	280	2227		2565	516	
Shettleston	5116 . 411	37356 3213	25614 1560	6083 2018	10320	19965 3249		47688 1156	*727	
Tollcross	1232	4830	23480	1225	8732	10034	7000	8958		1
Vale of Leven (Alexandria)	1706 4079	5710 78823	27191 6199	2462 6962	7110 17217	8822 24111	4076 18633	16557 42870	3332 351	
	91462	843017	539588		326531	511923	88755	671507	65468	
Special Society:-	01102	010021	000000	110021	020001	011023	00100	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Scottish Guild of Handi-										
craft	23	450	1110	••	910	139	• •	18	502	0.0
	91485	843467	540698	110321	327441	512062	88755	671525	65970	
Productive Societies:-										
Glasgow-Civic Press	200	1385	949	805	156	1664		472	1177	9
,, Scottish Newsp'r United Baking	51 187	157 174086	122 224759	150 67748	46566	233222	7778	1181 174797	403 21930	000
,, Onited Baking		111000		-	20000				22300	
Total	91923	1019095	766528	179024	374163	746948	96533	847975	89480	
1										
o. 8-Perth, Forfar and									. [	
Aberdeen Northern	18445	145564	10852	12478	74646	117294		53142	630	
Aberothven	76	118		71	104			178	75	
Arbroath Equitable, Friendly Coal	1480 2538	17631 2325	170	945 1555	5246 647	7357 1184	1579 500	5019 748	1530 12191	
High Street	1801	19991	6949	426	8711	14086	3090	2653	1968	
,, West Port Auchterarder Feus	2107 247	17086 3172	• •	150	7017 764	8744 410	618	5424 1725	812 222	
", Provident	192	1614	800	136	826	336	**	760	418	
Banchory	433 311	700 1021	696 500	807 279	720 494	1542 1196	• •	655	77 415	1
Brechin Equitable	2019 1663	27977	734	919	7101	7398	4933 1900	12465 5088	2612 2478	1
		15485			5764	3707				

<sup>\*</sup> Hire purchase.

-	l No												-
	Empio	o. of yees on Slst.	Salari Wa	es and ges.			1	1	PROFI	r. [			-
	Distri-	Pro-	Distri-	Pro-	Sales during the Year.	Net Profit.	ln- terest on	Aver- age Divi-	Bonus	Educa-	Subscrip Chari-		
_	butive.	ductve.	butive.	ductive.			Share Capital	dend per £.	Wages.	Pur- poses.	table Pur poses.	Co-operativ Union.	ve
			£	£	£	£	£	s. d.	£	£	£	£ s.	d.
6 7	46	26	2722	1137	57831 6728	9091 590	760	2 10		59	58	8 8	0
8 9	323 555	77 107	15814 19815	4200 5522	245177 318072	32767 47412	2830 4321	2 4 2 8	• •	315 584	211 186	15 0	0
10 11 12	37 153	71	1300 7317	101 3448	19696 116919	1477 20435	106 2698	2 1 3 0		189	10 213	8 6	8
13 13 14	11 5 23		576 279 1278	93	12993 5359 33825	1886 733 5729	88 201	2 8 2 5 3 34		55	1 5 31	1 10	0
15 16	181 299	204 54	8522 17187	10278 8142	142336 240164	9378 26534	3869 1740	3 0 1 11	894 1876	378	189 242	14 16	6 0
17 18	844 54	113	38565 3111	7259	499289 48172	68592 5993	8460 165	$\begin{array}{ccc} 2 & 0 \\ 2 & 5 \end{array}$	4091 209	903 86	388 71	25 0	0
19 20	38 812	21 120	2686 39219	1673 6848	65402 456314	1659 49372	909 1800	1 11	4220	969	49 278	10 0	0
21 22 23	157 8 67	10	7800 550 3138	1998	95647 12033 66358	8932 1848 10527	807 66 1266	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$		114 16 41	89 5 93	1 16	0 4 8
24 25	201	13	6595	1125 285	61216 19133	14208 2490	419 230	3 9 2 7			17 10		2
26 27	23 9		1194 614	::	22091 14961	3676 2324	186 100	2 10 3 0	146	47 8	9	4 2	6
28 29 30	179	87	8913	1838	16013 166488	2585 27247	1785	2 11½ 3 6		275	79		8
31 32	14 50 69	10 31	780 2687 4020	308 520 1529	20213 49882 83142	3862 7271 12977	118 239 280	3 6 2 91 2 111	• •	26 66	12 35 66	10 0	0 0 0
33	153	97	8567	5677	176496	32417	3203	3 24	672	280	259		ŏ
	4468	1048	212006	58469	3257986	442621	37383	••	12108	4603	2759	226 13	4
34	` 2	5	113	206	900		••	••	4				
	4470	1053	212119	58675	3258886	442621	37383		12108	4603	2759	226 13	4
35 36	::	26 2		1852 363	4107 3898	478 51	,		• •		28	0 10	0
37		1260		87522	569574	60428	8410	1 8	7226	620	430		0
	4470	2341	212119	148412	3836465	503578	45800		19334	5223	3217	252 3	4
1	839	406	42780	24131	716582	114444	7169	3 5			581	68 11	0
3 4	33 10	21	64 1427 924	1157	2353 84604 7985	368 5936 941	5 856 64	3 5 3 0 2 0	•••	2	76 11	8 6	8
5 6	52 34	43 38	2415 1755	1865 1993	49097 48073	7898 6400	1065 649	$\begin{array}{cccc} 2 & 11\frac{1}{2} \\ 2 & 9 \end{array}$		17 2	48	10 0	0
8	4 4	::	191 239		5280 4208	840 580	132 73	2 7 2 53			. 3		
9 10 11	3 8 39	2 4 35	244 385	214	1903 8662 40733	175 1393 7843	20 46 928	3 1 3 0		70	2 35	8 6	8
12	26	28	1948 1495	1748 1519	28056	4378	497	2 10	82		18	• • •	0
-					1								_

		LIAI	BILITIE	8.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share	Loans, including any Over-	Re-	Value of Stock	Value of Land, Bldings, Machin-	Investi		Owing to the Society	
		Capital.	draft from Bank.	Fund.	in Trade.	ery, and Fixed Stock.	Property.	other Invest- ments.	for Goods.	
Perth, Forfar, & Aberdeen District-Con.		£	£	£	£	£	£	£	£	
Carnoustie Association	1155	5221	3118	270	4251	4468		1294	1532	13
Crieff	500 218	1324 752	3415	25	1624 370	3268		500 340	690	14
Don (Dort Elphingtone)	1050	6741		890	5003	4995		125		16
Dundee (City of)	1911	9278	305	1678	6173	2530		4658	2836	17
Coal Supply	2590 6833	4939 65808		331 18933	580 15294	1850 15715	10424	4215 42354	13927	18
aDunning		118		53	119	4	10121	132	42	20
Elgin	108	151		::.	223	80		1 ::-	41	21
Forfar Coal East Port Saving	1239 291	1132 424	825	235 83	176 350	151 1350	• •	458 278	1886	22
b , Free Trade Saving.	442	696	3012	251	1610	1680		669	20	24
,, High Street	265	370	1378		533	1643				2
b Northern	282	869	1544	104	472	997		444	1000	26
b Victoria Coal	907 249	815 359	301	194 265	306	104		523 587	1863	25
b West Town	255	350	1882	5	414	1506		817		25
Fraserburgh	356	996		111	712	164		529	94	30
Huntly	110 271	164 842	51	24	187 425	31	1 ::	57 843	221	32
Kirriemuir	1195	6439		132	3264	2030		3846	619	3
Kirriemuir	392	347		184	18	110		285		8
Lerwick	190 151	493	59	13 35	163	60		165	197	3
bMontrose Baking & Grocery		1748	2767	635	1318			1581		3
,, Baking & Trading	673	1388		51	783			1080		8
Muthill	138	104 24984	108308	81 13016	112 45122	62426	17694	250 37603	141	3
Perth (City of)	2433	1827	5202	1327	220		11004	6158		4
Strathisla	522	2000		215	1610	869	1	21		4
Thurso	1060	8694 1446	1000	1483 84	3545 435	3080 2012		5100 554		4
Wick and Pulteney Town	65490	403069	153515	58320	207502	-	40738	202323	-	- 1
	00100	200003	100010	00020	201002	200083	10100	202020	33001	
Productive Societies:— bAbernethy Baking	204	200	792	71	241	375		447		4
Auchterarder Baking	466	1303	827	97	199	818		1357	155	. 4
Total	66160	404572	155134	58488	207942	281292	40738	204127	39662	
			-							-
No. 9-RENFREWSHIRE DIST		1								
Barrhead	3174	22070	55349	6832	9889		1215	37275		
Bridge of Weir Busby	250	1209 2486	1850 93	174	572 572		1570	905 1822		
Catheart	594	4315	3736	526	933			3793		
Greenock-Central	4699	50184	25836	5998	20178		0000	21370		
Howwood		5076 1947	9838 17	648	2762 478		9016	·2198		1
Hurlet and Nitsbill	243	686	7876	546	684			2567		
Johnstone	. 1605	31753	2133	1623	6344		1000	12965		1
Kilbarchan	. 520	12949 4619	1697	798 381	1716	2313	1526	10176 3935		1
Lochwinnoch	. 242	1612	4373	179	835	5614		881	145	1:
	169	3815	100	178	297			1995		11
Newton Mearne	1000									
Newton Wearns	1578	4592 97545	26993	952	19226		8691	13152		
Newton Mearns Paisley Equitable ,, Provident , Underwood Coal Pollokshaws	. 1578 . 8015 . 383	4592 37545 2606 14335		12425 1790 1838	19226 474 3187	90672	8631	52847 5699 9449	4642 1142	1 1 1 1 1

	1011,		1	COTTON	1							
	Emplo	yees on 81st.	Salar	ies and iges.					.PROFI	r.		
	Distri- butive.	Pro-	Distri- butive.	Pro- ductive	Sales during the Year.	liet Profit	terest on Share Capita		Banus on Weges.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
13 14 15 16 17 18 19 20 21 22 22 23 24 25 25 26 27 30 31 32 33 34 35 36 39 40 41 42 43	21 9 4 25 91 20 20 237 2 3  4  10 2 2 8  2 2 11 2 2 11 2 10 2 10 10 10 10 10 10 10 10 10 10 10 10 10	19 5 2 2 13 18	1141 523 380 917 3824 1483 12001 50 194 133 176  123  446 186 388 1091 497 50  446 199 1497 50 1992 1992 1993 1993 1994 1995 199	996 384 143 679 1205 4150 120 150 607 220 134 10784 385	16329 10560 4601 20413 56449 10228 271562 1046 2060 3496 6614 10680 6087 6087 5759 5521 6699 2081 4702 26214 1615 1840 612 222457 5604 1890 265590 11215 9675 17916	1785 1204 435 2962 7419 981 44120 92 62 443 1173 1794 1096 982 245 888 855 872 136 263 3224 212 32 3349 350 47 37339 1638 1114 2122	256 81 37 323 411 200 2628 17 16 17 46 8 8 37 7 298 15 8 2 145 4 4 283 100 368 8	2 0 2 5½ 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40	10	2	1 14 10 15 13 4 8 10 4  24 4 4  20 0 0 4 3 4
44	1864	953	94999	53211 -	1764431	268700	17808		72	817	1048	147 10 6
45 46		7.	••	495	2077 4092	220		3 31	••		••	
	1864	960	94999	53706	1770600	268920	17808		72	817	1049	147 10 6
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	127 - 4 7 19 191 31. - 3 - 8 57 7 5 80 352 43 50	53       3   	5072 306 467 1185 9666 1293 161 528 2945 1082 485 383 383 280 2805 14826 2555 3224	3854  3896 484  1220 161  225  149 5987 	112465 6218 7676 20852 147428 25000 6059 12979 59228 23553 13751 9206 8139 49472 253660 24890 50224	18325 830 1227 2447 19637 4312 999 2327 9481 3418 2557 1057 1057 1794 5866 35986 3603 7285	883 46 100 191 2399 191 96 33 1322 580 217 76 171 230 1876 169 574	2 2 6 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	68  377 2182 292	266 11 10 5 42 15 5 23 102 20 12 6 6  145 845 13 103	407 6 13 12 189 17 6 18 123 55 22 10 15 88 346 50 103	15 0 0 2 1 8 2 1 8 2 1 8 4 3 4 20 16 8 5 0 0 1 1 10 2 0 8 12 0 0 4 4 8 2 4 6 2 0 2 1 13 4 12 19 8 25 0 0 3 3 2 8 6 8

		LJA	BILITIE	8.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, includ- ing any Over- draft from	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed	House Property.	All other Invest-	Owing to the Society for Goods.	
			Bank.			Stock.	erty.	ments.		
RENFREWSHIRE DIST-Con.		£	£	£	£	£	£	2	£	18
Port Glasgow-Fore Street Provident Renfrew Equitable Thornliebank	1165 1549 1258 530	14841 9128 8569 2110	1404 11429 20128 12901	897 895 1565 270	2931 3148 3197 1517	7784 7774 7540 1988	6184	7765 13142 20846 5584	1941 1974	19 20 21
	28685	236397	306270	88723	84880	264053	28202	230005	21990	
Productive Societies:— Paisley Manufacturing	4002	42080	62329	5285	28930	20980	3717	53609	9708	22
Scottish Laundry Associa- tion (Barrhead)	61	2440	6645	996	263	8738		1738	393	23
Total	32748	280917	375244	45004	114073	293771	31919	285352	32081	
No. 10-STIRLING, WEST FIFE, AND CLACKMANNAN DIST.— Aberfoyle Alloa Alva Bazaar Balfron Bannockburn Clackmannan Coalsnaughton Deanston Dunblane Menstrie Newtonshaw Stirling Tillicoultry	107 4330 1166 128 1718 331 245 99 333 162 685 3691 1317	553 84772 20506 372 27927 8315 2159 123 8871 2496 9672 47652 13524	28 7816 358  172 680 9 21 100 1008 4408 135	193 6361 1257 36 3812 397 440 105 329 128 1262 3472 1238	248 23598 5415 122 6903 1122 942 204 1593 684 2229 11928 3843	24 28696 4478 14 13497 2173 796 13 2737 862 2637 28627 3170	19859 650 4419 722  435	555 37889 12560 410 6622 5609 1795 174 5495 1102 6970 20388 6994	920 1870 1353 61 5043 336 727 19 183 249 1450 932 2615	10 2 3 4 4 5 6 7 8 9 10 11 11 12 13
Productive Society:-	14362	226882 7427	14735	19030	58771	87664	27745 650	106563	15157	14
Total	15167	234309	14805	19224	59287	89579	28395	111156	15291	
Wholesale Society:— Scottish Wholesale (Glasgow)	A 270	443405	2718094	674169	843395	580074	57726	2332129	209075	

i Now amalgamated with the Alva Co-operative Bazaar Society Limited.
A Societies, and 559 employé members

-	No. Employ		Sainrie	es and				,	PROFIT	·		
	Dec.	81st.			Sales during the Year.	Net	ln- terest	Aver- age Divi-	Bonus	,	Subscrip	tions.
	Distri- butive.	Pre- ductve.	Distri- butive.	Pro- ductive.		Profit.	on Share Capital	dend per £.	Wages.	Edaca- tional Pur- poses.	Chari- table Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
18 19 20 21	48 58 57 17	20 10 3	1684 1938 2748 1015	1194 898 261	37533 43335 60279 24464	6737 8000 9313 3757	770 998 312 82	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	96 280  35	15 110 15	56 67 61	$\begin{bmatrix} 9 & 0 & 0 \\ 10 & 0 & 0 \\ 9 & 19 & 2 \\ 4 & 6 & 2 \end{bmatrix}.$
	1196	279	54707	19428	996411	148958	11316		3330	1763	1664	157 3 4
22		423		22315	133314	14064	2054	0 9	892	. 52	143	20 0 0
23		187		6963	15958	2703	110	2 6		12	15	0 10 2
Ī	1196	889	54707	48706	1145693	165725	13480	•• .	4222	1827	1822	177 13 6
						,						
1 2 3 4 5 6 7 8 9 10 11 12 13	4 149 30 3 48 12 7 1 14 4 23 115 35	141 23  36 5 4 1 2 2 2 21 59 34	229 8079 1573 182 2970 714 361 76 656 205 1393 5567	6144 804 2183 299 262 88 164 113 1141 4042 1640	4057 176676 42855 2941 77283 17976 13442 2819 13277 5386 32920 159655 44954	535 33766 8091 290 5987 3840 2993 398 2677 1011 6289 24799 10223	15 3100 717 10 1243 358 90 6 433 93 433 2231 486	3 04 3 7 3 6 2 0 3 10 3 11 4 1½ 2 9 3 6 3 5 3 7 3 5 8 8	28	2 189 91  88 12 7  87 5  228 56	2 138 61  68 22 9 2 9 9 2 9 9 80 70 24	0 18 3 12 0 0 0 9 12 4 0 18 8 6 8 2 15 4 8 2 8 6 8 1 7 7 0 0 5 12 6 8 6 8 8 6 8
	445	328	23751	17180	593741	100849	9215		28	715	494	61 6 9
14	••	12		154	g1584	426	72	4 4			3	
	445	340	23751	17334	595825	101275	9287		28	715	497	61 6 9
1	2307	5614	100048	257143	7851079	330720	21830	0 81	15433		2874	100 0 0

## SUMMARY OF THE

	- 68		LI	BILITH	ēs.			ASSETS			T
NAME OF DISTRICT.	of Societie	No. of Mem- bers.	Share	Loans, includ- ing any Over-	Re-	Value of Stock	Value of Land, Bldings, Machin-	Inves	tments.	Owing to the Society	
	No. o		Capital.	draft from Bank.	Fund.	Trade.		Prop- erty.	other Invest- ments.	for Goods.	
			£	£	£	£	£	£	£	£	
No. 1—Ayrshire	35	29277	497088	68834	80435	107590	216805	36578	260550	30918	1
" 2-Border Counties	11	10846	171544	35558	15055	55117	79480	6073	103890	21371	2
" 3—CENTRAL	42	,39093	518050	297783	62135	153115	235481	55099	473876	60145	3
,, 4-East of Scotland.	23	77362	1235222	110109	240650	266885	408665	160091	971391	112442	4
" 5—Falkirk	22	22283	364696	54229	23654	79513	100524	37462	250348	27969	5
" 6-FIFE AND KINROSS	34	32918	526220	26448	43890	143787	242298	24805	257928	31034	6
" 7—Glasgow & Suburbs	37	91923	1019095	766528	179024	374163	746948	96533	847975	89480	7
,, 8Perth, Forfar and Aberdeen	46	66160	404572	155134	58488	207942	281292	40738	204127	39662	8
" 9-Renfrewshire	23	32748	280917	375244	45004	114073	293771	31919	285352	32081	9
,, 10—Stirling, West of Fife, & Clackmannan	14	15167	234309	14805	19224	59287	89579	28395	111156	15291	10
WHOLESALE SOCIETY	1	270	443405	2718094	674169	843395	580074	57726	2332129	209075	11
Totals, 1911	288	418047	5695118	4622766	1391728	2404867	3274917	575419	6098722	669468	
Totals, 1910	291	409552	5449031	4286872	1278609	2386875	3248249	607231	5353084	688193	
Increase		8495	246087	<b>3</b> 35894	118119	17992	26668		745638		
Dccrease	3		••					31812		18725	

### SCOTTISH SECTION.

-	1				-	1							
	Empl	o. of oyees on	Sala	ries and				Pl	ROFIT.				
		2. 81st.	-	1	Sales		Interes	Am'nt		Subscri	ptions.		
	Distri				Year.	Net Profit.	Share Capita		Educa	Chari table Pur poses.	Co-o	per	ative
			£	£	£	£	£	£	£	£	£	S	. d.
1	894	482	45197	30227	1003480	163040	17912	25	923	1350	163	12	2
2	377	232	20246	12961	432125	80762	7116	2	222	197	64	16	11
3	1480	859	81622	50195	1919287	327303	21532	50	2077	3087	185	8	11
4	2941	1632	161211	96585	3158691	721010	43283	108	1070	1774	192	4	2
5	588	376	33527	24628	928084	170635	13772		445	980	105	9	6
6	1020	640	53394	39360	1331160	274804	20214	14	1131	648	179	1	1
7	4470	2341	212119	148412	3836465	503578	45800	19834	5223	3217	252	3	4
8	1864	960	94999	53706	1770600	268920	17808	72	817	1048	147	10	6
9	1196	889	54707	48706	1145683	165725	13480	4222	1827	1822	177	13	6
10	445	340	23751	17334	595325	101275	9287	28	715	497	61	6	9
11	2307	5614	100048	257143	7851079	330720	21830	15433		2874	100	0	0
	17582	14365	880821	779257	23971979	3107772	232034	39288	14450	17494	1629	6	10
		13881	856082	764355	23461078		227234	39073	13548	15696	1609		8
	11054	19001	000002	104999	20401076	2929115	42   204	35019	19940	19090	1009	-	_
	548	484	24739	14902	510901	178659	4800	1215	902	1798	19	19	2
	••	••	••	••	••	••	••	••	••	••	•		
													-

#### SOUTHERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of Isle of Wight, London, Kent, Middlesex, Oxford, arranged in their respective

a These particulars are taken from our last year's return. b These particulars are taken this office or to

		LlA	вігітіє	s.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share	Loans, includ- ing any	Re-	Vaine of Stock	Value of Land, Bldings,	Invest		Owing to the	
		Capital.	Over- draft from Bank.	Fund.	in Trade.	Machin- ery, and Fixed Stock.	Property.	other Invest- ments.	Society for Gooda.	
No. 1-North Metropolitan		£	£	£	£	£	£	£	£	
Anchor (London)	622	461	9	341	215	54		595	395	1
Berkhamstead	712	8433	6284	399	3090	8804	2480	1145	409	2
Brentwood	1020 913	5995 6226	2046 845	386 318	1284 1999	3170 6121	772 214	3703	198	3
Co-op. Brotherhood Trust								776		
bCo-op. Institute (London)	171	476 684	135 1009	75	312 221	56	231	282 476	4	5
Croxley	244	1167	11	209	561	482	• •	603	45	6
Edmonton		46506	10772	3815	16868	34407	5098	15370	886	8
Enfield Highway	5412	48974	5288	2272	24527	20951	4033	11456	2060	9
Epping	592	3774	1830	250	1019	4031		1355	131	10
bEnston (London)	762	290	5	1156	769	***	• • •	682	100	11
Gothic (Edmonton) Grays	94 5674	120 52279	3409	100	258 17734	28898	171	70 19430	120	12
Hemel Hempstead	223	468	90	6	360	336	111	216	50	14
Hendon	860	5286	165	358	1986	3085	390	1295		15
Hoddesdon	120	795	2	97	327	13		536	74	16
Kilburn	334	1297	768		640	641		546	720	17
Luton	3188	26952	4318	1653	6428	8126	11771	9662	160	18
Perseverance (London) aRadlett	166 256	53 2151	85 1560	22 45	120	2146		178 209	20 255	19
aRailway Clearing House	1227	1472	7589	1077	5174	2022	- ::	1638	3292	21
St. Albans	600	1848	113	130	740	458		1098	67	22
St. Clements		180	13	25	60	38		132		23
Southend	307	1042	2		235	300	::	305	125	24
Stratford		301897	3870	7827	55071	120518	71412	91943	1111	25
Tring	986	15044 19852	1142 3322	1969	2904 9611	3532 12707	7528	3276 6282	190	26 27
Wealdstone		447	99	20	349	105		327	190	28
West London	5161	15891	3835	432	7806	11814	338	3809	278	29
Willesden and District	1854	5517	7828	390	4997	5057	2964	1721	371	30
" Junction		3282	273	181	781	146	**	3167	1 ::-	31
Yiewsley and West Draytor	634	1876	1413	216	1001	1966	493	804	134	32
	73316	580235	68130	28245	169266	280122	107895	183087	11817	
Supply Associations:-	1									
aCanteen & Mess (London)	. 338	12391	50207		17178	34041	1067	1611	38946	33
Civil Service Supply Assoc		353920	33516	121835	311642	194624	22147	108815	12462	34
	154885	946546	151853	150080	498086	508787	131109	293513	63225	

### SECTION.

Bedford, Berks, Bucks, Cambridge, Dorset, Essex, Hants, Herts Norfolk, Suffolk, Sussex, and Wilts, for 1911, Conference Districts.

from the Registrar's Return for 1910.  $\,c\,$  These societies have not made a return either to the Registrar.

-	No	. of	Saiari						PROFIT	r.			
	Employ Dec.	81st.	Wa	ges.	Sales during the		ln-	Aver-			Subscrip	ptions.	-
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	terest on Share Capital	age Divi- dend per £.	Bonns on Wages.	Educa- tional Pur- poses.	Charl- table Pur poses.	Co-operative Union.	,
			£	£	£	£	£	s. d.	£	£	£	£ s d	i.
1 2 3 4	5 31 16 15	 6 4 4	309 1682 1000 906	340 277 297	11532 23407 20457 18965	66 2215 1992 2250	20 404 271 262	$\begin{smallmatrix}1&6\\1&6\\2&0\end{smallmatrix}$	28 5 23	1 56 43 47	19 23 14	6 10 2 5 8 2 7 17 4 6 16 6	
5 6 7 7 8 9 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	3 5 266 144 168 5 18 3 4 4 52 2 11 9 4 4 759 24 66 5 5 777 40 8 14		266 277 14561 9733 7777 85 10711 210 827 150 444 2788 123 83 1469 355 236 340 59139 15125 295 5125 295 5125 2284 5512 5282	5726 1794 247  1647 76 280  559  963  191 13862 189 1099 80 01128 689  223	2177 1201 9613 18-2110 115638 11723 26708 1573 147727 2965 14938 2483 5412 55903 11773 7688 36858 9404 1055 3153 591474 24801 3715 58058 29143 9983 11776	9 1046 13094 10149 831 917 84 16450 131 1278 184 7171 74 190 2573 722 30  69175 2748 9456 87 77 75 1516 964 1069	57 1978 2243 171 1872 17 232 37 1121 102 145 67 7 19269 570 845 20 853 219 394 76	2 0 1 2 1 3 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1	2 112 74 15  177 1 1  59  441  56 26	1 9 2 1 1 0 20 0 0 0 16 0 0 0 4 12 4 2 22 0 1 10 8 8 6 8 1 0 0 0 2 14 8 8 6 8 1 0 0 0 10 0 0 0 1 10 8 6 6 8 8 6 8 8 14 0 0 4 11 8	
	1772	335	120325	29067	1514932	149986	25198	••	698	2056	1067	203 16 4	
33 34	150 1413	i42	16846 121650	11922	315770 1637954	$804 \\ 44224$	618 42464		••	••	102	5 5 0 56 4 4	
	3335	477	258821	40989	3468656	195014	68280	••	698	2056	1169	265 5 8	

		LI	BILITII	es.			ASSETS.			
NAME OF SOCIETY.	Nn. of Mem-		Loans, includ-	Re	Value of	Value of	Inves	tments.	Owing	
	bers.	Share Capital.	over- drait from Bank.	serve Fund.	Stock in Trade.	Bldings, Machin- ery, and Fixed Stock.	House Prop- erty.	All other Investments.	to the Society for Goods.	
NORTH METROPOLITAN DISTRICT—con. Productive Societies:—		£	£	£	£	£	£	£	£	
Chesham Boot and Shoe London Bass Dressers , Bookbinders , Clothiers b , General Builders	59 66 79 88 494	742 333 397 696 2887	470 223  4572	225 1589 21 314 495	710 367 110 386 3378	49 74 1900	•••	544 1653 234 848 2676	649 665 155 377	35 37 35 39
Pioneer Boot Manufacturing Typewriters	87 30	632 203	100 81	500	1616 56	157 110		242 6	49 118	40
Total	185538	952436	157299	158224	504709	511077	181109	299716	65238	
, ,	17 963 5880 195 2080 508 8359 431 1775 804 291 1809 211 1384 947 27620	95 5284 49567 503 7373 3970 3192 2384 9914 3332 324 5819 498 6013 6072 276032	486 3355 988 3779 6174 900 427 4068 3826 1014 2920 3068 53052 84323	488 2022 684 548 252 173 30 468 .170 335 38706	116 2577 19210 431 4194 1248 1553 675 4588 1293 334 2693 219 2699 2690 66918	10 2829 27024 764 4927 2436 1805 1583 8261 4870 94 3348 1288 4185 4995 101460	13770 3214 6443 1100  300  524 2749 160540	154 1921 6192 281 1600 627 513 760 1949 645 83 1664 246 1755 1092 78026	61 392 2493 123 63 402 223 419 *401 99 68 96 386 126 2101	1 2 3 4 5 6 6 77 8 9 10 11 12 13 14 15 16
Supply Association:— Agricultural and Horticul- tural (London)	3846	9274	72019	11660	35721	37026	***	1810	48454	17
Special Society:— aNorwood Gardeners	80 48700	389646 42 389688	156342	55714 47 55761	146512	206305	188640	99348 110 99458	55847	18
Productive Societies:— ¢Greenwich Bread and Flour	83	999		179	64	905	**	209		19
Total	45783	390687	156342	55940	146576	207210	188640	99667	55847	

<sup>\*</sup> Hire purchase.

1911, SOUTHERN SECTION.

-	Emplo	o. of yees on		ries and					PROFI	T.		
	Dec	. 81st.	-	ages.	Sales during the		ln- terest	Aver-	Bonus		Subecri	ptions.
	Distri- butive		Distri- butive.	Pro- ductive	Year.	Net Profit.	Share Capita	Divi- dend	Wages.	Educa- tional Pur- poses.	Charl- table Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
35 36 37 38 39		35 19 6 8	::	1930 1344 418 602	6512 4382 732 4775 20888	366 351 51 438 1512	65 30 22 34	0 4 1 0	63 216  28	13 12 	28 16  9	0 9 0 0 14 0 0 13 2 0 14 4
40 41	::	13 6	••	855 302	5465 470	556	38		::	368	::	0 14 6 0 5 0
	3335	564	258821	46440	3511880	198288	68469		1005	2449	1222	268 15 8
1 2 3 4 4 5 6 6 7 8 9 10 11 12 13 14 15 16	1 21 185 4 42 9 9 11 8 8 98 13 4 34  26 25 726	4 16 4 2 3 3 6 2 6 5 4 258	54 1110 8202 274 2158 608 510 2070 866 362 1958 310 1520 1310 1520 13107	309 2074  312 151 206 172 438 146  401  377 237 23073	1423 19554 111955 3528 26863 6525 8234 7442 24830 9287 34558 24982 3153 19729 17829 548535	133 1998 10383 1188 1808 191 1510 434 41765 13 1577 2257  1015 1721 1721 179062	5 242 2308 40 814 145 156 104 424 13 15 282 11 271 278 10371 14979	1 0 1 6 0 5 1 0 0 1 1 0 1 0 0 6 1 4 0 7 3 1 3 1 3	44 94  104   7 134  62 48 2952 3475		12 86 37 11 7 4 27  19 13 31 298 545	0 2 10 7 18 4 24 4 5 8 8 6 8 6 3 0 0 9 0 0 1 10 10 0 1 13 4 8 6 8 6 15 0 70 0 0
17	59	173	2745	7024	71114	1174	464		350	448	 E4E	8 6 8
	1206	486	66102	30097	908451	82684	15443	••	3825	1931	545	168 5 8
18		•••	8	•••	50	14			0005	1001	 EAE	168 5 8
19	1206	486	66110	30097	908501	82698	15448	••	3825	1931	545	
	1206	486	66110	30097	910035	82833	15443		3825	1931	545	168 5 8

		LIA	BILITIE	s.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, includ- ing any Over- drait from Bank.	Re- serve Fond.	Vaine of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Ilouse Property.	All other lnvest-ments.	Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
No. 3—KENT DISTRICT— Ashford Canterbury Chatham Cliffe-at-Hoo Dartford. Faversham Folkestone Gravesend (Borough of) Greenstreet aHastings and St. Leonards Maidstone New Brompton Rainham Ramsgate River and District Rochester Sheerness Economical	1629 460 2740 348 1718 1351 1906 378 380 563 5020 586 4389 3123 2692 2283	12176 1136 29519 2070 9004 17510 83463 11851 3217 271 1170 51322 5295 2911 45424 18653 35804 20392	7031 284 4033 897 5281 780 8558 1517 11 34 875 13895 666 1190 2729 1514 2890 977	585 49 1107  812 1018 428 982 248 15 122 8501 344 148 1907 539 1826 1712	5721 433 9580 1218 4390 5780 11644 5256 1456 216 982 18283 2717 1036 13893 6972 14763 3957	10187 416 11785 1696 7621 4640 16999 7414 1123 171 1068 18683 1918 2242 23581 18488 12187 14155	2515  589 6960 7853  511  2622 328  1472 1065 639 4039	1929 644 8472 893 3371 3244 6690 1789 1074 121 425 38398 2192 482 12050 2939 14732 2430	189 165 646 402 694 720 1354 313 93 76 88 1007 111 275 2290 635 2119 490	10 11 12 12 12 12 12 12 12 12 12 12 12 12
Sittingbourne Tonbridge	3123 426 1073 650 60 38191	37758 1522 4747 5166  343721	6314 120 2767 178  61976	3201 146 406 84  18580	11355 790 2166 2016 	13327 76 3671 2984 	4379 160 1444 .: 33976	24265 1065 1255 1158 	374 164 535 385 	2 2 2 2
Productive Societies:— Alfred Joint Stock (Ashford) Medway Barge Building and Carrying	475 177	2495 2781	1208 2973	200	610 492	5001 5237	••	42	225 281	2
Total	38843	348997	66157	18780	125726	179630	33976	129160	18571	
No. 4— Sussex District— Arundel Bognor Brighton Crawley and Ifield Godalming. Gomshall Guildford Haywards Heath Lewes Newhaven Reigate	549 197 3433 341 1120 318 1798 950 1522 1584 1835	3518 513 25998 1577 9478 2667 18121 6459 13398 14427 22413	1866 693 4891 771 4205 45 1156 1046 6497 1599 8569	606 1126 144 118 9 1790 354 246 415 733	2446 253 9719 872 5340 1141 5677 2382 5223 5274 3907	1570 1004 15586 1224 5875 997 10177 5049 6021 9383 14618	815 3637 2567 124 5784 9198 387 10205	1305 220 6683 467 1077 719 4023 896 1329 2309 3615	*250 63 1252 97 964 208 347 447  859 836	1 1
Total	13647	118563	30838	5561	42234	71004	32717	22643	4723	
o. 5—Hants District— Aldershot	678 190 799 320 1582 1063	1846 418 5800 891 7128 6404	96 23 630 2 4564 2851	226 454 619 255	665 312 2433 216 4850 2819	387 113 1655 156 4982 5122	300	1513 189 3369 115 3689 995	84 49 368 62 484 152	

<sup>\*</sup> Hire purchase.

	No Employ Dec.	of rees on	Salarie	es and					PROFIT	r.		
	Dec.	81st.			Sales during the		ln- terest	Aver-	Bonus		Subscrip	otions.
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	on Share Capital	age Divi- dend per £.	on Wages.	Ednea- tional Pur- poses.	Charl- table Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	40 4 67 9 36 50 81 47 7 7 9 131 16 10 120 81 85 45 109	2 3 9 1 8 7 11 5 3 123 3 2 222 17 21 19	1999 236 3776 463 2396 2714 4364 2724 646 422 369 8709 1129 508 6982 4050 3847 2642 5925	152 107 609 100 543 443 780 388  212 5221 180 104 1387 360 866 1782 1421	28608 4487 57714 6092 98415 40185 65605 35247 7559 3678 8294 125360 15485 9644 102677 54203 65715 39777 98947 7700	2373 296 6759 128 3942 4758 5996 2183 712 200 332 15699 1676 421 12076 4858 7973 5593 13783 530	565 45 1102 49 406 671 1440 565 109 15 40 2454 196 98 1806 868 1410 754 196 62	1 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3         	45 142  74 53 10 39 17  14 331 36 16 115 80 107 84 130 12	39 28 3 72 57 28 9  2 1 71 14 12 110 32 78 48 129 1	8 12 6 12 0 0 2 15 4 8 6 8 6 8 9 0 0 0 8 6 8 8 6 8 9 10 0 0 3 3 4 3 15 2 12 10 0 4 4 10 21 14 0 21 14 0 25 11 4 2 15 0
21 22 23	25 13  991	275	1315 749 ··· 56259	240 219 ·· 15274	21793 13340  850405	2092 970  92850	151 239  14413	1 4 1 6	427	88 20 	16 2  752	7 11 10
		20		1000							24	
24	••	28 26	••	1969	17961 3508	3537 131	186	3 4			21	1 10 0
	991	329	56259	18515	871874	96518	14730	•••	427	1416	773	190 16 10
1 2 3 4 5 6 7 8 9 10	11 4 98 8 29 8 59 17 25 48 62	2  10 1 4 2 8 5 3 7	511 175 5145 428 1726 529 3296 1046 1272 2633 3819	128 838 75 325 148 553 293 163 575	7958 2053 70747 6154 23027 7602 48527 13472 21320 41414 39400	563 6602 493 1839 380 6284 1946 2290 2675 2841	157 1167 70 448 131 877 220 546 656 993	1 0 1 4 1 2 1 3 1 0 1 10 1 6 1 6 1 0 1 1	30 314  15 317 60 80	17 124 9 39 10 110 20 41 47 33	10  40 15 9 1 38 9 31 20	4 14 4 26 8 7 2 13 4 8 6 8 2 11 4 10 0 0 5 18 4 12 11 10 8 6 8 8 6 8
	369	42	20580	3098	281674	25313	5265		816	450	173,	89 17 9
1 2 3 4 5 6	10 4 25 4 35 29	3 1 5 1 16 6	475 214 1493 212 1815 1166	145 99 278 65 747 626	8192 2742 21923 2630 35308 22226	613 47 2714 4042 2315	179 15 268  345 284	1 0 8 1 10½ 2 0 1 8	1  44 27	18  52  150 49	 8  29 8	6 3 9 1 11 0 6 5 0 8 6 8 8 2 0

		LIA	BILITIE	38.			SSETS.			
NAME OF SOCIETY.	No. of Mem-		Loans,		Value of	Value of Land,	Inves	tments.	Owing	
NAME OF SOCIETY.	bers.	Share Capital.	over- draft from Bank.	Re- serve Fund.	Stock in Trade.	Bidings, Machin- ery, and Fixed Stock.	House Property.	All other Investments.	to the Society for Goods.	
		£	£	£	£	£	£	£	£	
HANTS DISTRICT—Con. Farnham  bForton Coal (Gosport)  Haslemere Parkstone & Bournemouth Petersfield Portsea Island(Portsm'uth) Ringwood Romsey Shanklin Lake and Bran-	560 2209 255	726 175 4179 9038 712 102144 182 234	4 19 648 1723 8 13065 21 5	82 56 178 870 5191 5 60	602 1470 4058 346 33407 263 260	44 3412 4483 382 49373 48 38	600	407 250 688 3749 145 33796 48 103	219 80 2830 34	1 1 1 1 1 1 1 1 1
stone	487 5154 940	4913 27267 4594	2960 2238 4324	353 1667 582	2592 13112 1876	1854 13518 6739	8271 1506	511 5953 1439	412 1351 277	1. 1. 1. 1.
	25467	176151	33176	10598	69281	92306	21198	56959	6402	
Special Society:— aFarnham and Alton Dis- trict Farmers and Hop- growers' Association	117	481	6	338	536			496	1805	11
	25584	176632	33182	10936	69817	92306	21198	57395	7707	
Productive Society: - Portsmouth Printers	107	283	858		164	914		12	115	19
Total	25691	176915	34010	10936	69981	93220	21198	57407	7822	
No. 6—WILTS & DORSET DIST.  aAmesbury Andover Bradford-on-Avon Calne aChilde Okeford. Chippenham Devizes Mere and District Salisbury Trowbridge Warminster Weymouth Wilton	75 1311 657 248 231 1400 719 376 1230 3345 711 1661 378	396 7456 6579 745 806 7387 3638 1686 6707 28940 4440 6041 2142	1685 1236 796 138 3223 1052 '950 707 5000 846 978	796 300 28 785  171 167 378 2253 535 286 298	172 4577 2034 330 694 4209 2094 613 2886 7117 1532 3561 731	107 5747 2198 1108 807 5331 2419 620 4297 12678 2282 4170 842	1272 8048 	65 906 4143 397 372 1967 706 1369 10891 2205 1059 443	35 320 602 67 121 717 289 370 305 1334 311 537 130	10 11 12 13
Total	12337	76903	16611	5997	30550	42606	9653	25287	5148	
No. 7—Oxford and Bucks.  District — Aldermaston. Aylesbury Banbury. Bletchley& Fenny Stratford Chipping Norton. Grandborough High Wycombe Kingshill—New Swindon. aLeighton Buzzard Maidenhead bMiddleton Stoney	117 920 3879 622 2006 40 665 1282 780 841 105	705 7966 65527 3702 30207 26 1837 2568 6586 4701 1047	277 6235 1285 2668  1636 1494 209 2172	45 449 1908 142 996 95 51 216 80 142	475 2822 17126 1934 7379 71 1054 639 2174 1187 430	152 4434 35542 1659 10996  2267 4413 2774 5066	485 7317 878 4014  580 1813	550 1796 16023 749 13588 100 624 1156 922 715 742	241 240 4225 166 1855 6 177 123 175 179	1 2 3 4 5 6 7 7 8 9 10 11

-	Empio	o. oi yees on	Salar	ies and					PROFI	т.		
	Dec	. 81st.	-		Sales during the		ln- terest	Aver-	Bonns		Subscri	ptions.
-	Distri- bntive.	Pro- ductve	Distri- butive.	Pra- ductive	Year.	Net Profit.	on Share Capita	Divi- dend	on Wagea.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
8	6		327		4945 2202	337 27	28	1 2	5	9	5	2 10 0
10	11 48	8	617 3831	167 707	11550 42343	1105 2858	182 394	1 4 1 0	14 59	23 118	10 40	3 17 10 12 0 0
11 12 13	235 4	77	11496 156	87 5909	3811 196348 2099	138 22271 56	21 4559 7	1 8½ 0 7	881	441	1 85	2 2 0 21 0 0 0 16 1
14	5	2	216	71	2860	227	9	1 3		9	••	1 6 2
15 16 17	16 113 20	2 17 5	942 6229 999	128 1071 361	11005 86125 19190	800 7705 2073	222 1201 200	1 3 1 53 1 8	23	14 177 48	15 15 12	3 14 8 22 0 0 6 14 10
	570	146	30342	10461	475499	47328	7914		1055	1104	292	106 10 0
18			80		11577	242	23					
	570	146	30422	10461	487076	47570	7937		1055	1104	232	10; 10 0
19	••	5		321	503	• •						0 17 0
	570	151	30422	10782	487579	47570	7937		1055	1104	232	107 7 0
1 2 3 4 5 6 7 8 9 10 11 12 13	3 222 15 3 4 28 25 11 21 79 15 43 3	 5 2 2  7 6  6 15 3 8 2	86 1453 805 206 179 1307 985 457 1128 3526 823 1883 127	381 72 115  458 323  366 948 160 442 98	1276 24011 14683 3734 5313 28996 12288 9283 17785 67663 14969 28956 4907	71 2459 1660 217 529 2556 821 742 1578 6551 1344 3080 535	14 284 263 32 33 157 80 307 1011 162 244 99	0 8½ 1 8 1 8 1 0 1 6 1 8 1 3 1 6 1 8 1 3 1 6 1 8 1 3	1 123    11      	50 12 4  63 8  30 64 14 77 2	15 6  2 7 15 8 13 288 9	0 12 6 10 9 6 5 10 0  10 12 8 5 13 4 3 1 10 8 6 8 5 13 0 10 15 0 1 19 4
	272	56	12965	3308	233864	22143	2986		217	324	360	71 0 6
1 2 3 4 5 6 7 8 9 10	2 16 126 13 59  12. 7 9 17	1 4 57 4 18  3 9 4 3	157 888 4510 847 3017 28 648 478 595 775	52 248 3038 199 923  142 438 145 223	4489 16780 115654 12256 61511 576 8886 9108 10838 10983 2385	466 1856 10022 645 8814 37 517 1716 1156 764	33 364 2523 170 1432 1 68 116 294 213	2 0 1 7 1 10 1 0 2 5 1 3 1 0 3 6 1 4 0 7 1	15 19	93 175 93 11 	8 122 3 53 53  6 15 	7 10 0 21 0 0 6 10 0 10 0 0 4 9 0  6 0 0 0 16 10

									FOR	
		LIA	BILITIE	S.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, includ- ing any Over- draft from Bank.	ite- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	House Property.	All other Investments.	Owing to the Society for Goods.	
Oxford and Bucks.		£	£	£	£	£	£	£	£	
DISTRICT—Con. Newport Pagnell. New Swindon Industrial. Oxford. Reading Slough. Steeple Aston Stony Stratford Sunningdale Swanbourne Windsor. Wolverton	. 2627 . 9005 . 9876 . 1667 . 260 . 656 . 143 . 80 . 1097	782 13620 4806 104871 150490 12750 8115 9030 362 154 6575 18416	221 6122 1315 10000 5924 371 355 643 108 95 2407 6230	134 1689 881 842 1076 426 133 232  92 307 895	724 12579 1158 28774 24067 9711 873 2717 248 384 9026 6136	298 7891 5156 31418 53735 6040 722 3283 53 5 8874 8607	212 31861 51092 1169 1239 800	428 4115 1797 32536 36756 3986 494 3469 169 47 2830 9031	71 511 290 3490 4600 †240 560 1167 164  270 850	12 13 14 15 16 17 18 19 20 21 22 23
	42279	449843	49767	10826	119688	188402	104429	132558	18600	
Productive Society:— Oxford Builders	60	591	482	99	192	536		200	470	24
Total		450434	50249	10925	119818	188938	104429	132758	19070	
No. 8—Cambs, and Bedford District— Arlesey Bedford Progressive Bishop's Stortford Bishop's Stortford Bishop's Stortford Burwell Cambridge Chatteris Ely (City of) Garden City Co-operators Hitchin United Newmarket Olney Potton Ravenstone St. Neots Saffron Walden Sawston bSharnbrook Silsoe asoham Toddington Willingham Woburn Sands	480 1056 400 418 319 5990 336 707 312 301 1067 221 290 68 344	5198 3946 1171 1828 1116 41704 1332 3953 584 853 9418 280 1057 262 837 1387 886 402 986 405 318 169 349	2754 683 1676 196 8071 926 22 703 978 36 2 2 2 1410 88 524 	592 900 135 75 462 5557 192 901 25 549 466 166 54 165 50 8 8 18 	751 1581 949 917 777 19600 577 2326 381 613 2527 321 271 180 981 446 8752 117 1012 817 192 192 192	1489 5025 1088 2163 357 25255 167 1955 146 816 5174 444 90 5 526 6769 2639 655 30  65 7	1822 802  1282  24  573  288 	2687 918 397 708 580 10365 694 10366 157 342 3520 135 963 233 268 523 3907 147 491 276 86 123 185	310 91 712 90 106 27 26 55 237 14 146 39 72 52 2442	1 2 3 4 4 5 6 6 7 8 9 100 11 12 13 14 15 16 17 18 19 200 21 22 23
Productive Society:— Garden City Press	157	6934	4764	20	1690	9833	••	2	2634	24
				-						

	, No	. of			i				DDOE	n		
	Employ Dec.	ees on	Salarie Wag	es and ges.	0-1				PROFIT		01	
	Distri- bntive.	Pro- ductve.	Distrl- butive.	Pro- ductive.	Sales during the Year.	Net Profit.	terest on Share Capital	Aver- age Divl- dend per £.	Bonus on Wages.	Educa- tional Pur- poses.	Chari- table Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
12 13 14 15 16 17 18 19 20 21 22 23	5 74 195 181 33 4 19 3 2 23 48	2 6 25 39 49 6 3 2	268 2442  10524 10516 1768 270 1112 135 97 1306 2399	128 390 1436 2685 3703 327 78 116  250 400	6024 58851 18345 185658 160669 26954 4578 17340 1780 1785 18060 44346	614 7137 9755 23753 21358 2518 465 2089 71 144 1871 5497	28 573 239 4991 5713 593 152 430 15 7 307 810	1 8 1 8 2 3 6 2 0 1 8 1 4 1 0 6 1 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	184 22 1004 25	20 153  462 383 46 3 20  53 102	5 27 14 283 152 23 2 10 	2 10 3 8 6 8 20 0 0 30 0 0 10 0 0 2 2 2 2 5 9 6  8 6 8 14 3 8
	848	247	42780	14911	797806	95396	19072	••	1219	1568	777	157 4 9
24		17	••	972	1712	109	30	0 2	23	5	3	0 10 0
	848	264	42780	15883	799518	95505	19102		1242	1573	780	157 14 9
1 2 3 4 4 5 5 6 7 7 8 9 100 111 12 13 14 15 166 177 188 199 20 22 23	6 24 6 7 7 151 5 177 8 3 33 4 3 1 6 6 5 27 5 5 3 3 2 2 324	54 43 32 2 33  17 72 2 2 33  2 2 2 3 	269 812 267 440  7669 231 712 271 150 152 67 295 384 1180  159 153 120 110 96	208 300 127 82  1245 116 164  68 369 14  122  185 	11817 16934 4804 5201 14894 107039 6372 12941 5052 2784 22545 3153 2816 1321 6381 14229 15785 1100 3990 3789 3789 1773 1635 1511	1406 1433 360 240 856 10955 685 1317 2877 71 2372 253 378 379 1879 68 274 308 422 82 24073	178 151 52 80 1.58 208 155 208 37 451 168 293 49 200 12 7 6 6 3369	2 2 1 4½ 1 3 0 6½ 1 7½ 2 0 0 1 9½ 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6 1 6	46      4 	38 3 3 9 12 1 1 52 2 6 6 2 2 272	6 6 14 3 700 3 4 4 2 2 10 2 2 1 10 3	3 17 4 6 13 0 3 6 8 3 13 0 15 0 0 2 14 8 5 4 2 1 16 8 3 0 5 7 17 0 1 14 4 0 10 0 2 14 2 2 9 0 8 6 8 0 11 0 0 16 8 0 10 6
24		71		4186	8901	622	278		273	9		1 2 10
	324	128	14891	7251	256777	24695	3647		441	281	135	77 1 1

	1	LIA	BILITII	ES.		4	ASSETS.			١
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	Investi Ilouse Prop- erty.	All other Investments.	Owing to the Society for Goods.	ш
		£	£	£	£	£	£	£	£	Ī
No. 9-NORFOLK DISTRICT-	1.000	10508	m 100	400		FORO		F 100 1		1
Beccles	1477 256	10587 995	7439	466 185	6632 968	5370	1802	5474 268	889	4
Bury St. Edmunds	1125	4285	33	325	1826	1886		1425	532	ı
Cromer	420	1147	15	51	600	271		529	90	1
Diss	373 322	1670 1513		293	958	160 253		1073 794		1
Fakenham	1447	4965	4224	159 605	917	5553	212	1043	474	ı
Lakenheath	150	560	204	119	561	864		361		I
Lowestoft	2108	14112	2970	'426	5793	10914		1652	565	4
Melton Constable	288 9158	1220 92488	423 6500	58	911	656 32256	235 8288	331 43 65	105	1
Norwich	498	2973	0500	6257	1759	730	0200	1384		ł
Swaffham	422	1951	74	206	1184	565		571	92	ı
Thetford	1366	6677	16	401	4630	1840		2907	::-	ı
Wymondham	312	1238	710	60	1061	1061		276	171	
Total	19722	146381	22608	10037	62964	61879	10537	61253	2918	
				-						1
o 10-Essex and Suffolk										ı
District-								2000		l
Braintree and West Essex.	1418 2888	11158 28714	2442 80	677	3959 10350	6834 9599	1079 2144	2930 10426	477 494	ı
Chelmsford	490	1873	135	1504 509	493	1591	2144	881	29	ı
Coggeshall	295	1449	671	65	806	1013		518	147	ı
Colchester and East Essex.	7964	78365	3589	6350	21284	30975	31083	10041	***	
Dunmow Earls Colne	166 294	879 3293	34 702	70 600	375 382	34 443	495	664 3342	19	l
Halstead	1606	15509	3077	1335	3981	5929	4836	6421	881	
Harwich, Dovercourt, and										
Parkestone	1610	20821	5211	357	11169	13227 12764	500 1892	1868 2362	1102	
Haverhill	1579 9571	7605 94656	11408 9935	1499 8571	5183 89055	60859	12354	10665	902 542	
Lavenham	163	396	355	55	472	227		230		
Leiston	857	12742	354	661	4254	2510	6212	2154	110	
Maldon and Heybridge Stowmarket	1094 864	5346 1404	1f 65 3263	560 708	4073 1369	2670 4130	196	959 823	331	l
Terling	142	1074	899	285	184	17		2131	46	E
Tiptree	965	5588	570	183	2280	3146	369	738	590	
Wickham Market	414	3019	162	233	1102	1855 1045	4161	854 2350	120	
Witham	598 419	6991 1089	590 438	680 174	1390 1041	477	4101	183	120	
Total	33397	301971	45480	25076	113202	159345	65321	60540	5820	

	No. Employ	ees eu	Saiarle						PROFIT	··········	-	<del></del>
	Dec.	81st.			Sales during the		ln- terest	Aver-	Bonus		Subscrip	otions.
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	on Share Capitai	age Divi- dend per £.	on Wages.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	36 5 20 8 8 6 8 35 3 60 7 290 9 8 26 7	6 2 5 2 4 4 ··· 7 ··· 10 ··· 60 8 ··· 5 2	1904 194 730 436 325 390 1759 140 2694 319 13813 517 311 1824 540	150 109 195 87 158 	34852 5869 16741 6468 8245 5886 26955 4511 38145 - 5813 240464 9355 6923 33101 7279	3906 970 1799 397 951 491 2152 584 3830 365 30429 1085 698 7852 670	484 48 106 56 73 65 216 657 53 4247 139 90 290 51	2 0 0 3 2 0 0 9 2 0 1 6 1 5 2 6 1 7 ½ 2 0 1 10 1 8 4 5 5 1 6	7         	60 17 8 5 12 24  78 3 327 20 16 52 13	42 3 5 2 9 1 16  27 4 208 6 14 76 5	8 8 0 2 2 8 8 6 6 8 3 0 6 2 19 4 2 10 0 8 6 8 1 5 8 9 10 0 2 4 2 20 0 0 4 0 0 3 5 2 8 6 8 2 6 0
	528	106	26896	4577	450607	56179	6596		1723	635	418	86 10 10
1 2 3 4 5 6 7 8	97 77 6 5 228 3 3 40	7 14 2 3 63  7	1732 4014  233 10807 138 191 1874	456 873 200 3506  395	26949 63070 9549 6068 164010 2682 5223 32479	8441 7618 1146 559 18759 250 656 3000	439 1305 66 66 3008 40 133 537	1 6 1 11 1 4 1 9 1 9 1 0 2 4 1 6 1 6		51 ·22 306 4 ·81 112	20 43 1 182 11 39 68	8 7 0 14 8 0 3 5 0 92 0 0 1 5 0 2 8 0 11 11 2
10 11 12 13 14 15 16 17 18 -19 20	80 52 264 2 16 26 25 2 16 9 7	25 14 88  6 4  3	3698 2269 15267 109 728 1440 865 142 1194 400 493	1306 822 4825  352 209  211	59488 48446 236857 2284 17272 21300 13039 3232 19591 8343 10728 7395	5636 4829 32502 202 2413 2350 775 234 1036 774 1531 891	1012 340 3605 197 450 179 34 40 308 147 336	1 6 2 0 1 10 1 6 2 2½ 1 9½ 1 0 1 11½ 0 9 1 9½ 2 0	70 12 	112 85 567 114 49 23  15 87	68 31 357  13 65 5 1 11 5 15	12 0 0 9 15 0 40 0 0 6 17 6 9 2 0 6 7 8 7 16 10 3 5 10 4 17 8
	898	240	45694	13352	758005	88597	12242		97	1466	867	173 6 8

# SUMMARY OF THE

		68.		LIA	BILITIE	s.		A	SSETS.			
N	AME OF DISTRICT.	Societies.	No. of Mem-		Loans, includ- ing any	Re-	Value of	Value of Land, Bldings,	Invest	ments.	Owing to the	
		No. of	bera.	Share Capital.	Over- draft from Bank.	serve Fund.	Stock in Trade.	Machin- ery, and Fixed Stock.	House Property.	All other lovest-ments.	Society for Goods.	
No	1 Ховти Метво-			£	£	£	£	£	£	£	£	
NO.	POLITAN	41	155538	952436	157299	153224	504709	511077	131109	299716	65238	1
"	2—South Metro- POLITAN	19	48783	390687	156342	55940	146576	207210	188640	99667	55847	2
11	3-Kent	25	38843	348997	66157	18780	125726	179630	33976	129160	13571	3
91	4—Sussex	11	13647	118563	30838	5561	42234	71004	82717	22643	4723	4
99	5—Hants	19	25691	176915	34040	10936	69981	93220	21198	57407	7822	5
99	6-WILTS AND DORSET	13	12337	76903	16611	5997	30550	42606	9653	25287	5148	6
19	7-Oxford and Bucks	24	42339	450434	50249	10925	119818	188938	104429	132758	19070	7
29	8—Cambridge and Bedford	24	14671	92825	23382	9569	40792	59125	4291	28283	5076	8
11	9-Norpolk	15	19722	146381	22608	10037	62964	61879	10537	61259	2918	9
11	10—Essex and Suffolk	20	33397	301971	45480	25076	113202	159345	65321	60540	5820	10
	Totals, 1911	211	404968	3056112	603006	306045	1256552	1574034	601871	916714	185233	
	Totals, 1910	223	386175	2871834	600390	281019	1183812	1515536	583690	812466	172705	
	Increase		18793	184278	2616	25026	72740	58498	18181	104248	12528	
	Decrease	12										

### SOUTHERN SECTION.

	Emplo	of yees on		es and				PF	OFIT.		
	Dec.	31st.		1	Sales during the		Interest	Am'nt		Subscrip	otions.
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	on Share Capital	Bonus	Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
			£	£	£	£	£	£	£	£	£ s. d
1	3335	564	258821	46440	3511880	198288	68469	1005	2449	1222	268 15 8
2	1206	486	66110	30097	910035	92833	15443	3825	1931	545	168 5 8
3	991	329	56259	18515	871874	96518	14730	427	1416	773	190 16 10
4	369	42	20580	3098	281674	25313	5265	816	450	173	89 17 9
5	570	151	30422	10782	487579	47570	7937	1055	1104	232	107 7 0
6	272	56	12965	3308	233864	22143	2986	217	324	360	71 0 6
7	848	264	42780	15883	799518	9550 <b>5</b>	19102	1242	1573	780	157 14 9
8	324	128	14891	7251	256777	24695	3647	441	281	135	77 1 1
9	528	106	25896	4577	450607	56179	6596	1723	635	418	86 10 10
10	898	240	45694	13352	758005	88597	12242	97	1466	867	173 6 8
	9341	2366	574418	153303	8561813	737641	156417	10848	11629	5505	1390 16 9
	8712	2165	535321	133504	8178309	660970	149827	9608	9872	4296	1369 5 8
	629	201	39097	19799	384504	76671	6585	1240	1757	1209	21 11 1
	••	b.	• •		••		••		• •	+ 1'	

# SOUTH-WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in arranged in their

 $\alpha$  These particulars are taken from our last year's return. b These particulars are taken this office or to

		LIA	BILITIE	8.			SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, including any Overdraft from Bank.	Rs. serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	House Property.	All other Investments.	Owing to the Society for Goods.	
No. 1—Cornwall— Bodmin aCalstock Darite Delabole East Cornwall bFalmouth Liskeard, St. Cleer & Dist. Menheniot Pensilva Penzance Roche St. Anstell St. Blazey St Columb Road Saltash Tokenbury Corner Coal Truro Wadebridge	290 93 142 520 79, 916 994 250 148 412 140 635 290 370 800 229 268 424	£ 2108 175 804 2928 461 467 5032 698 884 744 215 1550 968 981 4169 369 629 1581	£ 67 106 810 126 87 988 274 150 210 15 511 697 274 189 100 166 911	£ 48 309 7 60 155 250 166 89 169 722 212	£ 816 816 828 839 8587 1071 243 3300 2873 642 5622 937 286 1180 653 987 791 117 364 1447	£ 1114 87 108 981 198 52 8330 121 165 180 24 1010 967 539 2489 20 198 1304	# 319 318 	£ 507 99 118 2085 105 232 286 196 196 182 353 236 8085 841 344 400	£ 1111 75 86 149 1 1 30 0 70 188 56 13 86	1 2 3 4 4 5 6 6 7 8 9 10 11 12 13 14 15 6 17 18
Total	6280	24763	5181	2187	13969	12782	632	9926	1116	
No. 2—Devon— Ashburton Axminster Barnstaple Bideford Bovey Tracey Brixham Buckfastleigh Chudleigh Colyton Cornwood Cullompton Dartmouth Exeter Exmouth Honiton Ilfracombe Kingsbridge Kingswear Liee Moor Moreton Hampstead Newton Abbot North Tawton	284 100 341 851 563 704 745 183 96 186 189 2890 790 214 191 411 115 130 202 21630 81	7787 49 968 583 2618 4027 14873 288 284 768 1846 842 18804 466 524 376 6 577 618	401 6 1283 784 87 105 1497 93 103 476 560 60 9982 67 18 472  73 199	105  13 246 1039 1418 44  65 30 81 128 188 27 23  106 197 55 105 48	675 83 871 1395 1213 1401 2497 194 889 1433 527 5360 895 895 957 199 21 192 646 3743 240	588 39 1403 639 1019 3026 5963 74 282 1067 880 199 17793 1019 24 546 546 8 8 963 180 143 5539 124	150 3244  3589	248 100 256 343 1101 1111 7227 126 6127 322 165 461 8562 2267 289 168 21 190 273 147 4390 124	142 36 223 141 50 27 68 140 44 57   25 16 16      	1 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22

### SECTION.

the Counties of Cornwall, Devon, and Somerset, for 1911, respective Counties.

from the Registrar's Return for 1910.  $\,c$  These societies have not made a return either to the Registrar.

		Salarie						PROFIT	г.			
	Dec.	Slst.			Sales during the		ln-	Aver-	2		Subscrip	otions
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	terest on Share Capital	age Divi- dend per £.	Bonus on Wages.	Educa- tional Pur- poses.	Chari- table Pur poses.	Co-operative Union.
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	6 2 3 10 1 1 16 4 3 7 7 3 8 8 6 7 16 2 3 10 107	2	£ 237 56 126 429 63 854 177 129 281 140 338 224 444 809 84 137 4672	£ 70	£ 3427 701 1668 13797 1464 2151 15826 9801 2175 5233 1876 8865 9653 1920 1056 2695 4799	£ 62 105 1722 99 96 1331 347 146 187 71 645 270 567 2165 99 481	£ 24 · 35 166 14 · 222 30 39 24 7 66 42 40 152 14 13 70	s. d. 0 4 1 4 2 6 1 2 1 6 2 0 0 1 3 0 10 0 9 1 6 4 1 8 2 2 2 1 8 1 0 2 0	£	£ 1 6 2 5 8 6 5 47 80	£ 1 23 7 5 6 2 2 25 3	£ s. d 1 1 8 3 18 4 7 6 0 2 0 0 0 1 3 4 3 2 6 0 18 4 5 6 8 2 10 0 2 11 1 6 13 4 2 0 4 3 6 8 4 1 18 3
1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	55 22 33 4 122 177 244 33 14 411 73 34 441 73 34 411 73 34 411 73 34 411 74 412 22 22 23 34 412 24 412 24 414 414 414 414 414 414	2  3 3 5 1 1 1 2 2 12 4 	260 48 129 275 626 709 1108 83 209 123 286 2365 354 113 108 19 9 4 	86 63 190 135 319 65 39 69 80 94 47 718 208  	3698 703 1775 3428 10932 13953 22902 2176 6684 30261 8542 1849 1591 192 2298 4651 3988 29965 1094	349 27 59 210 1114 1592 3424 87 38 280 120 520 2388 925 108  204 	30 · 23 20 121 182 577 11 12 36 87 31 750 155 20 13 · · · · · · · · · · · · · · · · · · ·	0 10 0 6 1 0 2 3 0 10 0 8 1 2 1 1 5 1 0 11 1 5 1 1 0 0 6 1 1 0 0 6 1 1 1 0 1 1 3 2 0 1 3	68      	25 10 68  11 38 19  4  8 33	2  4 13 13 28  1 4 6 6 27 3  2 	2 16 0 0 2 17 6 0 0 0 5 19 2 0 15 8 1 11 1 6 1 13 4 0 15 0 0 18 11 1 1 1 8 0 8 6 8 0 13 4

		LIA	BILITIES	8.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- scrve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	lioose Property.	All other Investments.	Owing to the Society for Goods	
Devon—Con. Okehampton Okehampton Ottery St. Mary Paignton Plymouth Mutual Plympton Sidmouth South Molton Tavistock Teignmouth aTiverton Torquay Torrington	508 319 560 373 487 635 980 2114 227	£ ' 892 283 9910 495889 3022 792 2717 1372 1518 4184 7390 22885 451	£  55 2204 21926 3533 1247 298 101 969 328 656 6159 5	£ 50 17 1047 98078 278 61 227 250 80 941 188	£ 272 392 5133 110714 1294 585 822 724 1025 1653 2679 6381 448	£ 177 58 7994 213336 3305 1255 1027 557 1368 2188 4371 12767 186	£ 92106 1613 174 5499	£ 285 166 1840 229506 656 876 1628 962 366 1289 1674 7383 176	£ 97 469 207 164 26 472 5	28 24 25 26 27 28 29 30 31 32 31 32
Productive Society:— Plymouth Printers	202	1090	715	64	215	289347	108890	268120	297	3
Total	58416	623689	56598	106125	153747	290751	108890	268164	3538	
No. 3.—Somerset— bBath. Bridgwater Bristol. Bruton Butleigh Chard Coleford (Highbury) bCrewkerne. aEast Harptree Frome. Minehead Oakhill aPortishead. Radstock Shepton Mallet aStoke-under-Ham aStreet Industrial Taunton Templecombe Twerton-on-Avon Wellington Weston-super-Mare Yeovil	1636 16134 310 214 1820 427 676 102 749 263 201 1485 4050 1183 260 556 2344 186 262 1248 680	5134 8420 116059 1047 1789 19748 2556 612 4885 560 1392 2862 40341 4956 927 14419 15732 3704 8795	3502 3392 20134 361  357 1083 134 1270 4 134 1554 746 84 597 76 625 3474 8926 900 4336	206 934 6668 518 158 850 799 197 165 	1861 2165 36741 523 1047 7065 1494 2866 1007 1480 272 810 1318 11871 4076 591 1965 2566 346 52383 4196 1750 4147	5399 3810 78755 1044 146 6595 6500 3043 10 8756 85 530 2860 10821 2653 457 1802 4298 1061 5298 24298 2429 2023 6261	3285 366  6000 90  19074 200  12891 2277 13214 2319	1582 4648 35893 307 8366 2504 1038 1909 164 1540 1540 652 17964 1841 370 1158 223 279 8542 1174 1070 3253	55 386 	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Productive Society:— Bristol Printers	. 45	171	81		51	168		52	97	
Total	. 39148	287681	53746	16031	94336	143977	53716	95048	9605	-

					1									
	Employ	ees on	Salarie Wag	a and					PROFIT	!.				
	Dec. 1	0.180.			Sales during the	Not	ln- tereat	Aver-	Bonus			tions.		
	Diatri- butive.	Pro- duotve.	Distri- butive.	Pro- ductive.	I enr.	Profit.	Share Capital	Dividend per £.	on Wagea.	Educa- tional Pur- poses.	Charitable Pur poses.	Co-oper Unio	ative	
13 14 15 16 17 18 19 19 19 10 10 11 10 12 13 14 13 13 14 13 14 15 16 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18	5 3 45 983 11 6 4 4 9 13 14 68 6	6 330 3 1 2 3 1 2 4 10 1	£ 152 118 2085 54682 854 275 810 160 610 649 497 3400 176	£ 392 19617 144 59 144 106 28 99 234 675	£ 3361 2309 36329 751256 7277 4223 7179 3962 6578 8741 13796 47729 3874	£ 278 113 4467 127073 465 115 803 379 550 738 1548 4359 392	£ 14 10 448 22964 138 32 125 61 58 192 328 1081 19	s. d. 1 6 1 0½ 1 11¼ 2 3¼ 0 76 0 6 1 8 1 6 1 4 1 3 1 9½ 1 5½ 2 0	£ 1 10 10 10 10	£ 9 1 60 2351 5 22 6 6 8 20 70 14	£ 3 1 11 884 1 2 10 3 3 3 5 16 2	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	10 (3 8 8 10 (4 0 16 8 16 8 16 8 16 8 16 8 16 8 16 8 16	
	1346	410	72052	24206	1047209	156718	28119		3452	2790	1080	219	8 6	;
36	••	14	••	828	2407	89	49		14	3	1	1 1	4 (	)
	1346	424	72052	25034	1049616	156807	28168		3466	2793	1081	221	2 (	3
1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 2 3 4 5 6 7 8 9 0 1 2 2 3	 32 409 6 3 3 85 6  4 14 4 6 7 7 7 7 7 7 7 7 25 6 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	6 522 2 3 6 5 3 3 3 8 1 18 18 18 160	1523 24920 326 155 1896 485  129 636 171 275 553 4662 241 338 2013 172 2504 886 518 1831	322 5020 113 184 270 246  190  189 280 1184 282 183 252 70 609 362 248 740 	12345 29574 290660 4975 4072 33259 14608 3487 12248 2664 4771 9015 106470 18761 6388 7896 36993 3854 44772 21200 9826 33524	937 3110 25424 597 224 4280 1292 997 168 1148 223 395 622 16042 1358 629 918 5296 338 4342 2025 818 3022	357 4959 43 80 951 116 216 216 216 210 205 46 182 1086 46 1182 11891	1 7 1 3 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	36 1029	777 514         	39 136 7 7 29 3 3 6 56 8 4 4 10 25 5 11 20 961	10 35 1 2 10 3 1 16 1 16 1 1 10 1 10 1 10 5 8 1 148 1	4 (6 8 8 6 8 6 8 6 8 8 8 8 8 8 8 8 8 8 8	
	784	168	45380	11272	722836	74228	11903		1161	872	361	149	4 6	;
	4556789001233445	Employ Dec.  Distributive.  33	butive.   ductve.	Employees on   Dec. 81st.   Wage	Employees on	Employees on	Dec. stat.   Sales   Wages.   Sales   Sales	Dec. stat.   Districtive.   Distri	District   Probutive   District   District	Employees on Dec. 1st.   Wages.   Sales   Wages.   Sale	Employees on Dec. slat.   Wages.   Wa	Employees on Dec, Stat.   Sales   District   Property   Profit.   Sales   Net Year.   Net Year.   Net Year.   Net Year.   Net Sales   Sales	Employees on   Dec. stat.   Pro- Distrit.   Pro- Distrit.	Employees on   Dec. Sist.   Distric   District   District

# SUMMARY OF THE

	ea.		LIA	BILITIE	S.			SSETS.			ı
NAME OF DISTRICT	Societies.	No. of Mem-		Loans,		Value of	Value of Land,	Invest	ments.	Owing	
	No. of	bers.	Share Capital.	over- draft from Bank.	Re- serve Fund.	Stock in Trade.	Bldings, Machin- ery, and Flxed Stock.	House Property.	All other Invest- ments.	to the Society for Goods.	
			£	£	£	£	£	£	£	£	
No. 1Cornwall	18	6280	24763	5181	2187	13969	12782	632	9926	1116	1
,, 2-DEVON	36	58416	623689	56598	106125	153747	290751	108890	268164	3538	6
" 3—Somerset	24	39148	287681	58746	16031	94336	143977	53716	95043	9605	8.0
Totals, 1911	78	103844	936133	115525	124343	262052	447510	163238	373133	14259	
Totals, 1910	79	100826	868802	109541	114032	247068	444224	132534	345277	14050	
Increase		3018	67331	5984	10311	14984	3286	30704	27856	209	
Decrease	1										

## SOUTH-WESTERN SECTION.

	Emplo	of yees on	Saiari					PR	OFIT.			
	Dec.	31st.		1	Sales during the		Interest	Am'nt		Subscrip	tions.	
	Diatrl- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	on Share Capital.	Paid as Bonus on Wages.	Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operati Union.	ive
			£	£	£	£	£	£	£	£	£ s.	d.
1	107	9	4672	487	95637	8393	958	31	80	74	41 18	3
2	1346	424	72052	25034	1049616	156807	28168	3466	2793	1081	221 2	6
3	784	168	45380	11272	722836	74228	11905	1161	872	361	149 4	6
	2237	601	122104	36793	1868089	239428	41031	4658	3745	1516	412 5	3
	2194	522	114032	35155	1804878	222724	38358	4643	3613	1452	418 16	0
	43	79	8072	1638	63211	16704	2673	15	132	64		
	••	••	••	••		••		••	• •		6 10	9

#### WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties Hereford, Monmouth, Montgomery, Pembroke, and Part of

a These particulars are taken from our last year's return. b These particulars are taken this office or to

LIABILITIES. ASSETS.		
NAME OF SOCIETY.  No. of Members. Share Capital. Share of Capital.  No. of Members.  No. of Membe	Owing to the Society for	
from Bank Flace Stock erty. Invest ments.		
No. 1—GLOUCESTER AND HEREFORD DISTRICT— Bream.         £<	£ 124 1453 874 426	1 2 3
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	57 668 †139 87 159 93 45	5 6 7 8 9 10
Newtown	507 183 71 2314  76 117	12 13 14 15 16 17 18 19
Total	6893	10
No. 2—Brecon, Monmouth, And East Glamorgan   1440   15061   432   2872   5873   5721   2357   5420	1785 65 *881 1038 635 2071 11612 214 83 	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16
+ Clubs • Hire purchase.		

### SECTION.

of Brecknock, Cardigan, Carmarthen, Glamorgan, Gloucester, Worcester, for 1911, arranged in their respective Counties.

from the Registrar's Return for 1910.  $\,c\,$  These societies have not made a return either to the Registrar.

	No. Employ	ees on	Salari						PROFI	r.		
	Distri-	Pro-	Distri- butive.	Pro-	Sales during the Year.	Net Profit.	ln- terest on Share	Aver- age Divi- dend	Bonus on Wages.	Ednce tional	Subscri Chari table	Co operative
	Jun 10.		Dideive.	ducerve.			Capital	per £.		Pur- poses.	Pur poses.	Union
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1 2	2 67	25	164 3739	32 1286	2790 90521	119 12987	10 1445	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$		86	1 21	0 10 10 8 6 8
3 4 5	64 4 2	21	3236 142 32	836 71	69417 3801 J503	8062 351 31	1267 54 2	2 0 1 5 1 0	-:-	24	19	8 6 8
6	18 290	4 45	737 12864	299 3543	16100 199238	1034 28379	189 5040	1 0 2 3	•	285	14 168	5 0 0
8	20	6 2	872 380	356 142	14122 8375	1327	248	1 5 1 9	::	28 17	4 2	5 10 4 2 19 2
10 11	3 7	3	245 460	116	5790 6877	777 <sup>-</sup> 932	105 152	2 6 2 4	3	18 10	11 2	3 1 6 2 9 8
12 13	12 6	3	731 319	231 180	18745 9573	3337 1099	408 83	3 0 2 1		35 2	30 5	7 16 6 1 14 0
14 15 16	2 83	17	92 4731	50 942	1960 103363 2533	23 13670 195	5 1475	0 3 2 6		120	13	0 5 1 8 6 8
17 18			109	64	1284 1598	93	18	0 9		.,		0 9 0
19	5	1	165	70	3524	272	18	1 5½		7	1	1 10 0
	592	136	29018	8218	560114	73523	10573		3	632	291	76 6 1
1 2	32	8	2075 180	459 78	52100 3311	9657 210	646 10	3 6		50 5	50	6 16 5
3 4	72 52	8	4260 4000	701 1266	86779 72210	11195 9882	772 1200	2 6 2 0	212	154 212	30 15	16 9 2 15 5 6
5	203 64	46	14402 3827	2982 887	265119 45816	33048 1680	3660 486	2 0 0 53	713 53	372 33	117	45 13 10 16 13 4
7 8	14	2	627 260	143	9906 7564	634 128	95 46	1 3	7	7 13	3	4 0 0 1 10 0
9	211	30	13355 464	2114	336888 8394	53912 757	3431 85	3 6 1 7 2 6	99	94 2 71	58 2 4	20 0 0 1 13 4 8 6 8
11 12 13	32 38	8	1358 1512	469 299	44506 30828 29935	6160 2807 4584	479 190	1 6	91		12	6 0 0
14 15	55	9	4053	746	63427 30244	7746 4695	760	1 111	40	70 22	90	15 0 0
16	11	2	1014	141	15677	1948	228	2 03	••	33	9	3 0 6

		LIA	BILITIE	S.		,	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Fhare Capital.	Loans, including any Over-draft from Bank.	Re- serve Fund.	Value of Stock	Value of Land, Bidings, Machin- ery, and Fixed Stock.	House Property.	All other Iuvest-ments.	Owing to the Society for Goods.	
BRECON, MONMOUTH, AND EAST GLAMOROAN DIS- TRICT-Con.		£	£	£	£	£	£	£	£	
Merthyr Newport New Tredegar Penarth Denrhiweeiber aPhenix-Nantyglo Senghenydd & Aber Valley Trecynon and Cwmdare Tredegar Treharris Troedythiw Ynysybwl	803 3887 998 975 541 198 990 430 1674 808 667 1331	1192 50225 7482 3795 8058 1424 6145 6000 8584 8612 5138 12340	955 5127 2861 365 511 13  173 8021 2774 596 2955	76 1118 1014 628 2138 2110 485 742 518 1225 829	787 15219 5406 2270 627 1490 2794 1877 8452 5129 3561 7564	486 14573 4016 1131 40 153 3452 1423 5816 4400 5381 6312	17544 1285  210 8114 745 589 2242	168 10162 808 2391 5040 140 8834 8411 1373 1805 1156 1492	50 1854 1450 816 170 29 754 164 930 602 1841	17 18 19 20 21 22 23 24 25 26 27 28
Total	38998	413422	96032	89915	196755	183711	122955	118201	27190	
No. 8—West Wales Dist.—  a Abercrave Alltwen and Pontardawe. Ammanford Briton Ferry Burry Port. Craigcefnpare Cwmbwrla Cwmlynfell Gorsles Gwauncaegurwen Llanelly Llangennech Lower Cwmtwrch Milford Haven Neath Abbey & Skewen Pembroke Dock Pontardulais Pontyberem Resolven Swansea Treboeth Trimsaran Ystalyfera	120 1464 500 592 242 110 614 220 120 120 242 242 540 1059 560 216 385 560 329 75 75	996 11601 9268 5046 1033 373 3282 2082 2082 925 1787 643 900 2756 5509 5843 2679 5313 2395 1173 812 437	281 3132 48 999 1453 172 2290 107 451 976 1331  247 113 400 807  2179 2022 285 275	2977 39399 6211 4222 82 2105 8177 2400 1477 378 4366 1000 15  630 630 631 1172 111 1172 181	678 8493 2392 2260 805 813 1828 1885 783 2129 2147 849 659 188 2901 12822 3208 2411 1013 454 312	448 4072 1502 1718 1555 176 1857 1174 572 1532 1852 4 473 3 340 2547 4110 2304 1205 2002 1552 2002 1555 2003	3815 2127  1324  1043  276  1082 773 	419 3352 976 1495 458 242 1277 548 260 333 741 168 134 185 1210 1024 2009 1803 2484 575 292 102 56	120 5440 287 478 130 351 696 426 5 848 119 55 132 80 238 802 81 11028 243 54 219 	1 2 3 4 5 6 6 7 7 8 9 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23
Productive Societies:— Cymmer, Corrwg & Gwynfl Baking Swansea Printers	9 67	400 415	636 367	225	259 128	917 723		83 99	42 326	24 25
Total	9458	62220	20563	12166	42112	34725	10440	20325	13060	

<sup>\*</sup> Hire purchase.

	Employ	o. of	Salari	es and		1			PROFI	r.		
	Dec.	81st.			Sales during the		In-	Aver-	Bongs		Subscri	ptions.
-	Distri- butive.	Pro- ductre.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	on Share Capital	Divl- dend	on Wages.	Educa- tional Pur- posea.	Charitable Pur poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
17 18 19 20 21 22 23 24 25 26 27 28	7 86 41 23 5 24 11 32 30 83 41	1 24 8 4 2 5 4 10 8 4 13	368 4287 2621 1369  387 1712 735 2641 2105 1349 2570	10 1718 556 235  163 376 227 632 534 306 863	9090 76736 47400 22534 24999 7758 50455 17206 52718 36164 29705 60301	635 7875 5334 1988 4941 683 7616 3343 5918 3971 3756 7167	40 1873 171 173  49 168 239 301 430 139 447	1 6 1 6 2 0 1 6½ 2 0 2 10½ 3 3¾ 2 0 2 0 2 0 2 0 2 2 0	3 20	10 75 35 38  47 6 79 20 5 45	5 53 22 31  2 68 14 2 -26 14 1	1 0 0 18 0 0 7 3 4 8 0 0  7 13 4 2 15 0 11 13 0 6 8 0 4 13 6 8 6 8
	1131	230	71531	15991	1537770	201070	16118	••	1206	1498	639	237 16 11
1 2 8 4 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 6 117 18 119 20 12 22 23	4 20 12 12 12 12 12 12 12 12 12 12 12 12 12	27 4 6  3  2  1 1  4 9 4 4 	8111 2204 11143 768 334 150 707 7554 271 854 660 104 210 158 862 1728 862 1130 400 985 1877 962 132 176	453 79 296  292  62  65  262 733 166 	6243 41948 16471 15148 57114 2972 15212 11992 4748 6796 18721 2051 27508 14952 31268 11358 19821 22784 7764 7764 7784 7792 288170	542 4782 2002 1309 315 155 913 1131 323 476 1084 180 193 6 3674 979 3918 1406 2361 1464 489 	40 570 144 201 147 18 163 91 40 68 128 128 6 105 180 52 208 89 53 5. 6 6 249 2499	1 6 6 2 1 1 1 1 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1	13 6		26 8 87 3 17 9 15 8 11 15 112	0 11 0 11 9 0 3 17 3 4 10 8 1 16 6 4 19 4 1 100 0 0 17 6 4 4 0  4 0 0 8 0 0 4 3 4 2 15 10 6 0 10 2 14 4 0 3 0
24 25		io	• •	575 820	3715 1482	122	20	.:		.:	••	••
	220	77	15078	8996	293367	27907	2519		145	220	112	61 12 7

		LIA	P'CITIE	8.		A	SSETS.			
NAME OF SOCIETY.	No. of Mem- bers.	Share	Loans, incidding any	Re-	Value of	Vaine of Land, Bidings,	Invest	ments.	Owing	
	pers.	Capital.	Over- draft from Bank.	Fund.	in Trade.	Machin ery, and Fixed Stock.	House Prop erty.	All other Invest-	Society for Ooods.	
C. 4-Mid-Glamorgan		£	£	£	£	£	£	£	£	-
Aberavon	375	566	10	16	853	146		598	49	ı
Abergwynfi	285	1759		841	1698	929		408	319	ı
Afan Valley	220	1330	1021	413	1594	1060	463	423	119	ı
Barry and District	615 303	3254 2209	1744	406 506	2849 1369	2393		693 954	437 555	ı
Blaengarw	105	556	543	236	646	85	262	146	443	ı
Caerau and Maesteg	800	2778	7285	1000	4951	7471		334	2178	ı
Cwmavon	11	34		3	10	50				ı
Cymmer	336	3778	178	98	1696	446	302	1712	639	ı
Ferndale	2948	22212	oar	19052	13002	18141	5655	20565	5005	ı
Glyncorrwg	207	1722 140	965 131	312 27	1450	1334	• •	168 68	570	ı
Mid-Rhondda	860	1650	1962	1402	3000	925	1178	593	300	ı
Nantymoel	1304	15157	950	1500	3814	2840	1450	9691	2199	ı
Pantdu	160	1224	889	392	1170	389		830	117	ı
Penygraig	1007	4014	1571	1333	3117	3384	1438	2170	914	ı
Pontrhydylen	152	1680	300	109	1169	1100	0.00	364	134	ı
Pontycymmer	1055 84	8561 774	1730	1844	7167 513	4255	358	1271 327	2077 355	ı
Pontyrhyl Taibach and Port Talbot	282	1245	1266	357	1041	1629	• •	418	106	ı
Ton	2003	22972	2880	1499	11180	14548	1523	2051	830	ı
Treorky	1875	32963	1862	7311	16505	4604		21027		1
Ynysbir and Watts Town	1003	3851	5055	864	5592	3323	1878	846	2406	-
	16024	134429	29864	39714	84547	69446	14507	65657	19752	-
										1
Productive Society :-										1
(Hyncorrwg Builders			••	••	••		• •	••		1
Total	16024	134429	19864	39714	84547	69446	14507	65657	19752	-

	Employ		Salarie						PROFIT	2.		
	Dec.	81st.			Sales during the		ln- terest	Aver-	Bonus		Subscrip	ptions.
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	on Share Capital	age Divi- dend per £.	on Wages.	Educa- tional Pur- poses.	Charitable Pur poses.	Co operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	12 8 6 21 6 3 34 1 1 9 112 4  22 39 6 31 4 26 31 4 26 31 4 26 31 4 20 4 20 4 20 4 20 4 20 4 20 4 20 4 2	 1 8  2 7      	337 757 552 1026 500 246 2193 5 812 7338 490  1648 2229 318 1868 396 1790 170  518 3869  2317	80 247 165 625  840  936 435  83 1054  537	6928 15343 11450 13168 12253 5422 90663 103 18859 207352 13719 724 31980 64216 10756 41217 6885 48749 4028 1080 88906 34198	- 356 1961 1429 1533 1891 663 2007 8 2926 43619 1893 27 3155 9473 1542 5006 886 6229 501 1181 7853 16034 2441	27 79 60 137 98 3 40 3 153 157  57 416 55 55 80 30 80 825 54 856  120	1 0 5 6 5 1 6 6 2 9 6 1 6 6 2 9 6 1 6 6 2 9 6 8 0 0 0 2 2 2 9 1 1 10 2 2 0 1 1 10 2 1 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		14	5 15 10 10 10 3  26 95 8  99 90  14  3 62 	1 13 4 4 9 1 2 6 8 0 17 2 6 13 0 2 14 11 1 16 8 6 13 4 10 9 4 1 5 4 6 14 10 0 12 8 0 12 8 0 12 8 0 12 8 0 12 8 0 13 8
24												
	458	69	30718	5343	754326	112014	2778			390	402	78 18 8

### SUMMARY OF THE

	-68		LIA	BILITIE	3.		A	SSETS.			
NAME OF DISTRICT.	Societies.	No. of Mem-		Loans,	D.	Value of	Value of Land, Bidings,	Invest		Owing to the	
	No. of S	bers.	Share Capital.	Over- draft from Bank.	Re- serve Fund.	Stock in Trade.	Machin- ery, and Fixed Stock.	House Property.	All	Society for Goods.	
			£	£	£	£	£	£	£	£	-
No 1—Gloucester and Hereford		23236	281459	16350	17418	68740	89058	52403	125030	6893	
,, 2-Brecon, Monmouth, and East Glamor- gan	28	38998	443422	96032	39915	196755	183711	122955	118201	27190	
" 3-West Wales	25	9458	62220	20563	12166	42112	34725	10440	20325	13060	ı
., 4-Mid-Glamorgan	24	16024	134429	29864	39714	84547	69446	14507	65657	19752	
Totals, 1911	96	87716	921530	162809	109208	392160	376940	200305	329219	66895	
Totals, 1910	97	82354	879138	139652	94371	361289	346685	187671	292292	66820	
Increase		5362	42392	23157	14837	30871	30255	12634	36927	75	
Decrease	1										

### WESTERN SECTION.

_	Emplo	of yees on		es and				PR	OFI <b>T.</b>				-
	Dec.	Sist.		1	Sales during the		Interest	Am'nt		Subscrip	tlong.		
	Distri- butive.	Pro- ductve.	Distri- butive.	Pro- ductive.	Year.	Net Profit.	Share Capital.	Paid as Bonns on Wages.	Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-ope Un	erat	ive
		!	£	£	£	£	£	£	£	£	£	s.	d.
1	592	136	29018	8218	560114	73523	10573	3	632	291	76	6	1
2	1131	230	71531	15991	1537770	201070	16118	1206	1498	633	237	16	11
3	220	77	15078	3996	293367	27907	2519	145	220	112	61	12	7
4	458	69	30718	5343	754326	112014	2778		390	402	78	18	8
													_
	2401	512	146345	33548	3145577	414514	31988	1354	2740	1438	454	14	3
	2214	510	132173	30009	3021351	407421	30966	1475	2320	1053	441	7	1
	187	2	14172	3539	124226	7093	1022		420	385	13	7	2
								121	• •				

### A SUMMARY FOR ALL THE SECTIONS.

	8	for .		0 1	2	96 3	5 4	1G 92	9	2 6	8	-	9	-	
	Owing to	Society for Goods.	લ	5850	114861	219526	1404745	669468	185233	14259	66895	2690837	2480290	200547	:
	nents.	All other Invest- ments.	લ્લ	38925	1135786	1755556	8006206	6098722	₹12916	373133	329219	19727063	17427035	2300028	:
ASSETS.	Investments.	House Property.	વ્ય	2271	1045300	1137279	4651193	575419	601871	163238	200305	8376876	8287942	88934	:
	Value of Land.	Machinery, and Fixed Stock.	ભ	46567	1768693	1763616	7388550	3274917	1574034	447510	376940	16640827	16599920	40907	:
٠	Value of		94	36103	1181290	1161316	6132382	2404867	1256552	262052	392160	12826722	12323314	203408	:
ρô	-	Fund.	্দ	7538	235611	210233	2690400	1391728	306045	124343	109208	5075106	4655262	419844	:
LIABILITIES.	Loans,	any Overdraft from Bank.	ণা	10301	749487	568501	5265458	1622766	900809	115525	162809	12091853	11182075	909778	:
ū	2	Capital.	ণ	89627	3778485	4721276	17602649	5695118	3056112	936133	921530	36800930	35072075	1728855	:
	No. of Members.			14413	344656	315670	1071217	418047	404968	103844	87716	2760531	2661799	98732	:
.səi	dəisg8	lo .oV		26	223	143	466	288	211	48	96	1531	1557	:	56
	NAME OF SECTION.			Ireland (excluding Agricultural, Dairy, Specials, &c.)	Midland	Northern	North-Western	Scottish	Southern	South-Western	Western	Totals for 1911	Totals for 1910	Increase	Decrease

2.	
ec	
22	
13.	
32	
20	
Ĭ	
rn	
Z	
0	
H	
L	
3	
SECTIONS	
Ŧ	
H	
THE	
ے	
ALL	
4	
Ď.	
O.B.	
FOR.	
	֡
	֡
	֡
SITMMARY	

No	of Em	No. of Employees on	Salaries and Wages.	d Wages.				PROFIT.	'II.		
	Decemin	ori oraș	-		Sales during the		- Carolina de la caro	Amount		Subscriptions.	18.
D	Distri- butive.	Pro-	Distri- butive.	Pro-	year.	Net Profit.	on Share Capital.	Paid as Bonus on Wages.	Educa- tional Purposes.	Charitable Purposes.	Co-operative Union
			ભ	ಈ	भ	ঞ	अ	બર	ભ	બ	£ s. d.
	875	63	20232	3489	404584	34732	3563	1047	724	494	56 1 1
	7283	6007	411977	311215	8355384	1017073	158424	13322	11033	6725	1309 13 10
	8785	2878	538001	164130	10962818	1885878	209599	373	6161	7051	1403 9 4
CA.	25915	27482	1674820	1602124	58829855	5528481	694515	7527	49212	25131	4213 9 9
-	17582	14365	880821	779257	28971979	3107772	232034	89288	14450	17494	1629 6 10
	9341	2366	574418	153303	8561813	737641	156417	10848	11629	5505	1390 16 9
	2237	109	122104	36793	1868089	239428	41031	4658	3745	1516	412 5 3
	2401	512	146345	33548	3145577	414514	31988	1354	2740	1438	454 14 3
	73919	54274	4368718	3083859	116100099	12965519	1527571	78417	99694	65354	10869 17 1
	71019	51972	4166170	2967079	111582779	12024816	1474325	75199	91514	12492	10776 4 8
	2900	2302	20254	116780	4517320	940703	53246	3218	8180	8883	93 12 5
	:	:	:	:	:	:	:	:	:	:	:

## DETAILED SUMMARY OF THE SOCIETIES.

				-	67	ಣ	4	10	9	-	00	
	Owing to	Society for Goods.	4	1135603	227862	101895	9881	988980	. :	200075	:	2673296
	Investments.	All other Invest- ments.	अ	14380117	445869	113282	298321	2157345	:	2332129	:	19727063
ASSETS.	Investi	House Property.	अ	8102606	00076	23402	95080	4062	:	57726		8376876
	Value of Land,	Machinery, and Fixed Stock.	ध	13033004	712062	265803	28571	1079458	941855	257555	322519	16610827
	Value of	in Trade.	#	8478731	437222	365780	9821	1861231	1331042	505990	337405	12826722
200	Dogona		ି କ	2362870	170637	134329	375566	1357535	:	674169	:	5075106
LIABILITIES.	Loans, including	any Over- draft from Bank.	લ	4935164	697405	155742	2231	1050825	2532392	2023646	694448	12091853
L	Charc	Capital.	બ	83253757	865683	377445	30129	1830511	:	443405	:	33800930
	No. of Members.			2640091	32110	82608	1294	1158	:	270	:	2760531
,89	Societ	10.0V		1407	112	491	9	7	:	1	:	1531
	٠			Distributive Societies	Productive Societies	Supply Associations	Special Societies	English Wholesale Socy.— Distributive.	Productive	Scottish Wholesale Socy.— Distributive	Productive	Totals

## DETAILED SUMMARY OF THE SOCIETIES.—Continued.

		ns.	Co-operative Union,	£ s. d.	10184 12 3	239 10 10	0 91 69	25 18 0	250 0 0	:		0 0 007		10869 17 1	
		Subscriptions.	Charitable Purposes.	લ	53602	3126	102	101	5549	:	7100	1107		65354	
nea.	FIT.		Educa- tional Purposes.	લર	96965	2194	448	:	. 87	:		:		99694	
Continu	PROFIT.	Amount	Faid as Bonus on Wages.	લર	43201	19433	350	:	:	:		ooser (		78417	
OF THE SOCIETIES.—Continued.		,	Interest on Share Capital.	લ	1329639	41505	49621	. 1092	89884	:	21830	:		1527571	•
OF THE			Profit.	व्य	11693920	216729	46787	7565	485040	184758	235289	95431		12965519	
DETAILED SUMMARY		Sales during the	year.	વર	74802469	3292066	2040150	221345	21058636	6834354	5506084	2344995		116100099	
ALLED SO	d Wages.		Pro-	લર	1403631	489423	18946	1270	:	913446	:	257143	•	3083859	
DEL	Salaries and Wages.		Distri- butive.	વા	3819603	:	141616	17466	289985	:	100048	:		4368718	
	ployees on ser 31st.		Pro- ductive.		23232	8606	315	3.7	:	16038	:	5614		54274	
	No. of Employees on December 31st.		Distri- butive.		67115	:	1627	7.11	2693	:	2307	:		73919	
					н	¢1	ಣ	41	ro	9	5	00			

### RETURNS RELATING TO

a These particulars are taken from our last year's returns.  $\,\,b$  These particulars are taken this office or to

OBJECT OF MANUFACTURE.

ENGLAND AND WALES.  Corsets Cotton Cloth Fustian Hosiery Ready-made Clothing  "" Quilts, Table Covers, &c. Silk Twist Worsted and Wool  "" ""	Kettering Corset Manufacturing Burnley Sclf-Help Manufacturing bloelson Self-Help Manufacturing Hebden Bridge Fustian Manufacturing Kirkhy-in-Ashfield Manufacturers. Wigston Hosiers Kettering Clothing Ideal Clothiers (Wellingborough) London Clothiers Eceles Manufacturing Leek Silk Twist Manufacturing. Macclesfield Silk Thomson, Wm., and Sons Limited (Huddersfield). Airedale Worsted Manufacturing (Bradford) Delph Woollen Manufacturing	1 2 3 4 4 5 6 6 7 8 9 10 0 11 12 13 14 15
Boots and Shoes  " " " " " " " " " " " " " " " " " "	Avalon (Rothwell) Boot and Shoe Chesham Boot and Shoe Desborough Boot and Shoe Excelsior (Sileby) Boot and Shoe Finedon Boot and Shoe Glenfield Boot and Shoe Higham Ferrers Boot and Shoe Kettering Boot and Shoe Kettering Boot and Shoe Kettering Union Boot and Shoe Leicester Anchor Boot and Shoe Leicester Equity Boot and Shoe Leicester Equity Boot and Shoe Midland (Wellingborough) Boot and Shoe Nantwich Boot and Shoe Northamptonshire Productive (Wollaston) Pioneer Co-operative Boot (London) Ringstead Unity St. Crispin Productive (Raunds) "Sperope" Boot and Shoe (Barwell)	16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 84

### PRODUCTIVE SOCIETIES, 1911.

from the Registrar's Returns for 1910.  $\,\,\sigma$  These societies have not made a return either to the Registrar.

		LI	ABILITIES			A	SSETS.				
	No. of Mem- bers.	Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, B'idings, Machin- ery, and Fixed Stock.	Invest	All other Investments.	Owing to the Society for Goods.	No. of Em- ployees on Dec. 81st.	Safaries and Wages
		£	£	£	£	£	£	£	£		£
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	835 314 79 849 161 225 1048 795 88 224 121 284 404 443 78	4171 8728 2115 90193 2213 2917 19254 15714 696 12666 7630 8700 12908 6845 1457	3811 21115 4057 400 3018 1830 16020 10119 7275 8044 7020 11931 2065 455	895 922 3098 12674 342 85 5039 500 314 2606 2188 773 2584 1643 15	6417 14417 2945 13380 3715 3026 21838 14605 386 9713 3258 5852 18205 8871 1543	3159 13998 4426 12100 1713 2118 10200 8561  8712 5810 3649 1038 558 396	2700	79 130 1899 12729 377 484 10624 5966 848 5833 3864 4361 3114 1270 94	1782 5161 4714 1121 965 5170 8554 377 6638 4854 10611 1490 189	192 216  300 36 43 700 583 8 101 106 158 124 46	6903 10514 15552 1051 1777 27434 20713 602 5833 6355 7752 8601 2905 376
٠	5448	185547	97160	39678	128171	76433	3103	51672	51626	2618	115168
16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	194 59 262 93 300 247 214 708 279 610 964 200 144 116 191 87 24 48 188	1539 742 4369 1551 4656 3058 3792 9474 1643 5403 11825 2049 3343 792 2535 632 692 3995 2999	4475 470 3105 1930 286 2787 1680 8470 11036 12130 1887 1545 425 2024 100 329 2481 4919	776 225 691 302 800 1097 1619 3498 146 1404 513 244 393 500 8 8 532 688	8127 710 5525 1113 2142 2894 2794 10092 1548 9439 11194 2276 2920 564 8664 1616 1677 6274 4300	4739 49 3825 1868 545 1723 2604 3591 1626 3607 8935 2409 1556 917 1966 157 384 3388 1497		1958 544 511 502 3003 1385 854 6434 147 2980 1855 76 139 21 1 407 242 8 8 8 18	2387 649 1583 1192 486 1160 1327 2774 1343  2814 687 2111 388 1524 49 926 1533 1531	260 35 126 52 66 87 83 216 67  240 60 79 31 95 13 46 100 67	8532 1930 5228 3131 2869 4426 12504 3017 
	4658	64789	61487	13436	78869	45306	• •	22435	23874	1723	86073

### RETURNS RELATING TO

Total .....

a These particulars are taken from our last year's returns. b These particulars are taken this office or to

OBJECT OF MANUFACTURE. .

NAME OF SOCIETY.

### ENGLAND AND WALES. Corsets ..... Kettering Corset Manufacturing ..... A) Cotton, Linen, Silk, & Wool Cotton Cloth ..... Burnley Self-Help Manufacturing..... bNelson Self-Help Manufacturing Hebden Bridge Fustian Manufacturing ...... Hosiery..... Kirkby-in-Ashfield Manufacturers..... 5 Wigston Hosiers ..... 678 Kettering Clothing Ideal Clothiers (Wellingborough) Ready-made Clothing..... 11 London Clothiers..... 9 Quilts, Table Covers, &c. Eecles Manufacturing..... 10 Silk Twist ..... Leek Silk Twist Manufacturing..... Macelesfield Silk ... Thomson, Wm., and Sons Limited (Huddersfield) Airedale Worsted Manufacturing (Bradford) .... Worsted and Wool 13 Delph Woollen Manufacturing ..... 15 Total ..... Avalon (Rothwell Boot and Shoe ..... Boots and Shoes ..... Chesham Boot and Shoe ..... 17 Desborough Boot and Shoe . 18 Excelsior (Sileby) Boot and Shoe ..... Finedon Boot and Shoe ..... 20 B) Leather Workers. Glenfield Boot and Shoe Higham Ferrers Boot and Shoe 21 22 Kettering Boot and Shoe Kettering Union Boot and Shoe bLeicester Anchor Boot and Shoe 23 24 25 Leicester Equity Boot and Shoe Leicester Self-Help Boot and Shoe ..... 26 27 28 Midland (Wellingborough) Boot and Shoe 29 30 Pioneer Co-operative Boot (London) ..... 31 Ringstead Unity St. Crispin Productive (Raunds)..... "Sperope" Boot and Shoe (Barwell)..... Ringstead Unity 93 23

### PRODUCTIVE SOCIETIES, 1911.

from the Registrar's Returns for 1910.  $\,\,c$  These societies have not made a return either to the Registrar.

-					NET	PROFIT:	HOW DI	VIDED.			
	Sales during the	Durgh	Loss	To Cap	pital.	To La	abour.	To Pur	chaser.	Subscr	iptlons.
	Year.	Profits during the Year.	during the Year.	Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educa- tional Pur- poses.	Charl- table Pur- poses.
	£	£	£	£		£	s. d.	£	s. d.	£	£
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	25618 83487 96654 52374 11488 100578 83786 4775 26362 31786 23628 46932 20808 1996	1494 409 4091 253 165 8583 8522 438 1325 1871 1066 3963 917 41		356 	5	267  .559 .88 .20 .2070 .1500 .28  .443  .842 	1 9 0 8 1 0 6 1 6 1 1 6 1 0 1 6 0 4 1 6 1 1 6 1 1 6 1 1 6 1 1 1 6 1 1 1 6 1	451  1588  32 3293 3000 154  365 319	0 10  0 9  0 1½ 0 9 1 0  1 0 0 4	50 19 9 3 140 350  5 15 18	13 30 7 145 1200 9 17  35 16
	560721	33132		7434	••	5800		9202	••	609	1472
16 17 18 19 20	39100 6512 19226 11807 12800	700 366  902 459	  71	110 65 221 116 322	7½ 10 5 7½ 6½	302 63  289 15	0 9 0 8 1 101 1 0	94	0 6 0 4  0 6	10 19  23	15 28 9 18 5
21 22 28 24 25 26 27 28 29 30 31 32 33 34	15280 18370 51445 11775 27830 41785 12307 18383 3212 18362 5465 6529 24050 16862	970 680 2647 152  92 1179  465 556  138 857	222	166 180 475 36 582 138 245  123 38 200 131	5555 .6 .7555 .55	54 140 641  180  31  87 159	0 3 0 71 1 0  1 0 0 3 	62 265 1134  36 406  63	0 1 0 3½ 0 5½  0 7  0 2	29 53 39 2 42  12 368 	3 21 106 6  15 1 170  3  7 6
	361100	9563	327	3148		1911		2465		611	413

	OBJECT OF MANUFACTURE.	NAME OF SOCIETY.	
	ENGLAND AND WALES-Continued.	-	
(c) Melal Workers.	Needles Nails Watches Cutlery  Locks, &c. Clog Iron and Sundries Tin, Iron, and Zinc.	Alcester Needle Makers Bromsgrove Nail Forgers Andrews Watch Manufacturing (Coventry) Coventry Watch Sheffield Cutlery "Federated Cutlers b"Trade-unionists' Sheep Shear Manufac. Walsall Locks and Cart Gear Calderdale Clog Sundries Manufacturing (Walsden) bMidland Sheet Metal Workers (Birmingham)	95 36 37 38 39 40 41 42 43 44
		Total	
(v) wood Workers.	Cabinet Making, &c	Bolton Cabinet Makers Bradford Newcastle-on-Tyne Household Furnishing Leicester Carriage Builders and Wheelwrights Medway Barge Builders and Carriers  aWorcester Hamper and Basket Makers	45 46 47 48 49 50
		Total	
	•	•	
(E) Building,	Building, &c	Coventry Builders. bGeneral Builders (Lo don) cGlyneorrwg Builders bHull General Builders. Lincoln Land and Building Oxford Builders.	51 52 53 54 55 56
		Total	
(F) Printing and Bookbinding.	Bookbinding Printing  """  """  """  """  """  """  """	Bookbinders (London) cBarrow-in-Furness Printing and Publishing Birmingham Printers Blackpool Union Printers. Bristol Printers Co-operative Newspaper (Manchester) Co-operative Printing (Manchester) Derby Printers Garden City Press (Letchworth) Hull Printers Leicester Printers Long Eaton Printers Nottingham Printers Plymouth Printers Portsmouth Printers Portsmouth Printers Swansea Printers	57 58 59 60 61 62 63 64 65 66 67 68 69 70 71
		Total	4

		LI	ABILITIES			A	SSETS.				
	No. of		Loans,			Value of		ments.	Owing	No. of Em-	Salaries
	Mem- bers.	Share Capital.	including any Overdrait from Bank.	Reserve Fund.	Value of Stock in Trade.	Land, B'Idings, Machin- ery, and Fixed Stock.	House Property.	All other Investments.	to the Society for Goods.	ployees on Dec. 31st.	and Wages.
		£	£	£	£	£	£	£	£		£
35 36 37 38 39 40 41 42 43 44	153 104 18 61 57 81 67 186 114 69	1872 312 343 1286 1272 355 1750 6251 1691 951	1061 25 183 150 137 3169 3886 598 864	212 156 589 10 4742 3865 525	1370 95 342 912 1510 384 1950 6380 472 522	138  7 398 3  5669 6146 1770		234 338 15 238 540 1 2052 78 451 772	289 101 46 214 195 262  4477 293	20 10 8 18 40 30 	940 238 213 428 876 642  15325 941
	910	16083	10073	10099	13937	14131		4719	5877	446	19603
45 46 47 48 49 50	60 75 120 75 177 89	1459 ^2830 6312 546 2781 247	1634 2952 25566 298 2973 193	574 380 1993	2877 2826 5016 631 492 268	219 2422 29922 293 5237 44		307 89 349 41 42 61	478 1103 4378 183 281 66	37 30 99 19 26 10	2551 2060 7454 1420 1272 480
	596	14175	33616	2947	12110	88137		889	6489	221	15237
51 52 53 54 55 56	13 494 114 603 60	112 2887 	609 4572  2301 . 64081 482	495  3243 99	98 3378  230 569 132	578 1900  96 940 536	70506	20 2676  2557 936 200	89  230 470	27 17	164  -2617 972
	1284	9171	72045	3837	4407	4050	70506	6389	789	46	3753
57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	79  150 142 45 832 727 57 157 77 322 28 113 202 20107 67	397 3960 10550 171 11516 22224 673 6934 2007 5974 526 731 1090 283 415	 1882 1279 81 5596 9555 274 4764 2490 7479  222 715 8588 367	21 211 169 816 5153 860 20 828 911 44 200 64	110  217 352 51 707 8250 188 1690 253 3165 766 130 215 164 128	74 4707 1367 168 10556 18152 609 9833 4634 9786 2788 424 1404 914 723		234 218 254 522 5149 7384 471 2 248 522 137 536 44 412 99	155  923 977 2746 15313 258 2634 563 2649 223 179 297 115 326	6 40 21 8 8 51 495 111 77 79 4 8 10 14 4 5 10	418  2152 1423 436 6610 34986 652 4186 670 4749 560 652 828 828 321 820
	2605	<b>57</b> 951	35562	8797	15696	63629		14892	27893	921	60501
1		1		1	1						

	ENGLAND AND WALES-Continued.		
Metal Workers.	Needles. Nails Watches Cutlery	Alcester Needle Makers Bromsgrove Nail Forgers Andrews Watch Manufacturing (Coventry) Coventry Watch Sheffield Cutlery	35 36 37 38 39
(c) Meta	Locks, &c. Clog Iron and Sundries Tin, Iron, and Zinc	b , Federated Cutlers .  b , Trade-unionists' Sheep Shear Manufac. Walsall Locks and Cart Gear .  Calderdale Clog Sundries Manufac. (Walsden) b Midland Sheet Metal Workers (Birmingham)	40 41 42 43 44
		Total	
		•	
		4	
od rs.	Cabinet Making, &c	Bolton Cabinet Makers Bradford ,, ,,	45 46
Wood orkers.	Carriage Builders	Newcastle-on-Tyne Household Furnishing Leicester Carriage Builders and Wheelwrights	47
(B)	Ship Building, &c	Medway Barge Builders and CarriersaWorcester Hamper and Basket Makers	49 50
		Total	
ng,	Building, &c.	Coventry Builders bGeneral Builders (London)	51 52
wildi	) ,,	cGlyncorrwg Builders bHull General Builders	53 54
(E) Building,	,,	Lincoln Land and Building	55 56
		Total	
	(D. 111 - 11 - 1	Dealth Jame (Foredon)	En
ng.	Bookbinding Printing	Bookbinders (London)  Barrow-in-Furness Printing and Publishing  Birmingham Printers	57 58 59
bindi	,,	Blackpool Union Printers.  Bristol Printers.	60
ook	,,	Co-operative Newspaper (Manchester) Co-operative Printing (Manchester)	62 63
nd B	,,	Derby Printers Garden City Press (Letchworth)	64
ng a	99	Hull Printers Leicester Printers	66 67
inti	"	Long Eaton Printers Nottingham Printers	68 69
(F) Printing and Bookbinding	39	Plymouth Printers Portsmouth Printers	70 71
	33	Swansea Printers	72
		Total	

					NET	PROFIT:	HOW D	VIDED.			
	Sales during the		T	To Ca	pital.	To La	bour.	To Pu	chaser.	Subscr	iptions.
	Year.	Profits during the Year.	Loss during the Year.	Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educa- tional Pur- poaes.	Charitable Purposes.
	£	£	£	£		£	s. d.	£	s. d.	£	£
35 36 37 38 39 40 41 42 43 44	2425 599 476 1075 1771 1375 17676 32057 3605 1775	51 6 2 165 23 3348 1941 228	48	63  454 85	5  81 & 51 5	1225	1 9 0 6	78	0 4½	49	35
	62834	5764	48	602		1247		78	••	49	35
45 46 47 48 49 50	5197 5722 16170 9016 3508 885	/ 117 166  131 	589 81 	72 136  131 	· 5 5 2½		  			 8  3 	
51 52 58 54 55 56	301 20888 2661 8387 1712	20 1512  656 109	  	5  357 30	5 	23			0 2		
	33949	2297		392	• • •	23	1.0	15	• •	5	3
57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	792 4891 3133 935 24009 98157 1695 8901 3148 13273 1104 1300 2407 508 1482	51 259 154 83 827 8229 230 622 229 826 1117 75 89	   	22 184 522 14 576 1670 92 278 99 328 31 36 49	5 .55557555565	25  19  775 25 273 40 185 25 25 25 3 14	0 3 2 1 0 6 0 10 1 4 7 0 7 0 7 0 3	21 9 9 1968 	0 2 0 6 0 10 0 3\tau 6 0 3	5 .2 15 .6 9 .45 2	3  28 149 2  50 
	165670	12477	3	3371		1334		1673		87	233

(G) Corn Milling.	England and Wales—Continued Corn Milling ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Colne Vale Corn Millers  Derwent Flour Mills  Halifax Flour.  Northallerton Corn Mill.  Sowerby Bridge Flour.  Total	73 74 73 76 77
(H) Baking.	(Baking	Alfred Joint Stock Bread and Flour. Codnor Park and Selston Baking Colne Valley Baking Cymmer, Corrwg, and Gwynfi Baking bGreenwich Bread and Flour Total	78 79 80 81 82
(I) Laundries.	Laundries	Dewsbury Hyde Keighley Newcastle North-East Lancashire	83 84 85 86 87
(3) Various.	Bass Dressers. Brushes General. Grocery Sundries, &c. Mineral Water Manufacturers Typewriting Umbrellas	London Bass Dressers Hull Brush Makers Brandsby Agricultural Trading Co-operative Sundries (Droylsden) Morning Star Sundries (Leicester) Licensed Trade Supply (Coventry) London Typewriters Derby Umbrella Manufacturers	88 89 90 91 92 93 94 95
	SCOTLAND.		
(A)	Cotton and WoolWoollen & Cotton	Paisley Manufacturing	96
(F)	Printing and Bookbinding.—Printing	Edinburgh Printing. Glasgow Civic Press ,, Scottish Newspaper	97 98 99
		Total	
(H)	Baking	bAbernethy Baking	100 101 102 103 104 105

	PRODUCTIVE SOCIETIES, 1911.												
		LI	ABILITIES	ASSETS.									
	No. of Mem- bers.	Share Capital.	Loans, lucluding any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, B'ldings, Machin- ery, and Fixed Stock.	House Property.	All other Investments.	Owing to the Society for Goods.				
8 4 5 6 7	d56 d9 969 690 1738	£ 15635 18026 98306 1733 91647	£ 7551 23321 899 986 519	£ 1400 1200 2533 200	£ 8070 12423 35099 542 27943	£ 10996 12887 31545 3270 42543	£ .: 1200 .:	£ 1213 14176 18421 18 12065	£ 7541 2797 27682 2110 21376				
	3462	225347	33276	5333	84077	101181	1200	45893	61506				

		LI	ABILITIES	3.		ASSETS.					
	No. of Mem- bers.	Share	Loans, Including	Reserve	Value of Stock	Value of Land, B'ldings,	Invest	ments.	Owing to the	No. of Em- ployees on	Salarles and
	Jers.	Capital.	Overdraft from Bank.	Fund.	in Trade.	Machin- ery, and Fixed Stock.	House Property.	All other Investments.	Society for Goods.	Dec. 81st.	Wages
73 74 75 76 77	d56 d9 969 690 1738	£ 15635 18026 98306 1733 91647	£ 7551 23321 899 986 519	£ 1400 1200 2533 200	£ 8070 12423 35099 542 27943	£ 10936 12887 31545 3270 42543	£ 1200	£ 1213 14176 18421 18 12065	£ 7541 2797 27682 2110 21376	35 49 87 8 94	£ 2716 4050 7999 501 6791
	3462	225347	33276	5333	84077	101181	1200	45893	61506	273	22057
78 79 80 81 82	475 10 d6 9 83	2495 1100 1800 400 999	1208 • 764 636	200 90  225 179	610 138 133 259 64	5001 863 2045 917 905	::	269 69 83 209	225 307 42	28 3 6	1969 271 471 575
	583	6794	2608	694	1204	9731		630	574	37	3286
83 84 85 86 87	d8 7 13 43 13	3215 2828 3262 9560 4509	2931 800  6774 500	600	42 183 101 130 76	5050 4097 3214 13686 5656	::	110 210 58 3405 398	320 28 91 768 3	48 40 30 144 66	1833 1425 1086 3720 2342
	84	23374	11005	600	532	31703	••	4181	1210	328	10406
88 89 90 91 92 93 94 95	66 42 310 511 94 155 30 38	333 76 2396 19994 603 1591 208 274	223  1369 6798 405 1095 81 108	1589 5 259 6979 79	367 100 2456 9456 1021 210 56 230	30 1709 14755 124 2382 110 26		1653 2 414 8750 255 390 6 2	665 10 1797 4697 343 98 118 164	. 19 3 19 150 6 8 6	1344 138 1112 9168 420- 577 302 285
	1246	25470	10019	8918	13896	19136		11472	7887	216	13346
96	4002	42080	62329	5285	28930	20980	3717	53609	9708	423	22315
97	158	10000	7400	3000	718	13955	1500	642	4463	97	5716
98	200 51	1385 157	949 122	805 150	156	1664	::	472 1181	1177 403	26 2	1852 363
	409	11542	8471	3955	874	15619	1500	2295	6043	125	7931
100 101 102 103 104 105	204 805 466 2616 272 331	200 7427 1303 26033 1384 2338	792 70 827 462 6 305	71 194 97 1068	241 516 199 862 256 316	375 1915 818 7464 	650 3401 1000	447 4593 1357 16688 303 1385	133 155 . 1001	12 7 60 5	154 495 4290 354
				d Societies.							

ENOLAND AND WALES—Continued.  Willing  """""""""""""""""""""""""""""""""""	Colne Vale Corn Millers Derwent Flour Mills Halifax Flour. Northallerton Corn Mill. Sowerby Bridge Flour.  Total	73 74 75 76 77
Baking (II)	Alfred Joint Stock Bread and Flour Codnor Park and Selston Baking Colne Valley Baking Cymmer, Corrwg, and Gwynfi Baking bGreenwich Bread and Flour.  Total	78 79 80 81 82
(*		
(1) Laundries  "" "" "" "" ""	Dewsbury. Hyde Keighley Newcastle North-East Lancashire Total	83 84 85 86 87
Bass Dressers. Brushes Grocery Sundries, &c. Mineral Water Manufacturers Typewriting Umbrellas	London Bass Dressers Hull Brush Makers Brandsby Agricultural Trading Co-operative Sundries (Droylsden) Morning Star Sundries (Leieester) Licensed Trade Snpply (Coventry) London Typewriters Derby Umbrella Manufacturers.	88 89 90 91 92 93 94 95
SCOTLAND.  (A) Cotton and Wool-Woollen & Cotton	Paisley Manufacturing	96
(F) Printing and Bookbinding—Printing	Edinburgh Printing. Glasgow Civic Press ,, Scottish Newspaper	97 98 99
	Total	
(H) Baking	aAbernethy Baking Alva Baking Anchterarder Baking Bainsford and Grahamston Baking Burntisland Bread bCarronshore Baking	100 101 102 103 104 105

	DIVIDED.

					NET	PROFIT:	How D	VIDED.			
	Sales during the	Profits	Loss	To Car	pital.	To La	abour.	To Pur	chaser.	Subser	iptions.
	Year.	during the Year.	during the Year.	Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educa- tional Pur- poses.	Charl- table Pur- poses.
73 74 75 76 77	£ 106138 142265 408102 8428 358126	£ 4009 1877 15781 126 15009	£	£ 780 901 4103	5 5 41 41	£ 72	s. d. 0 63	£ 2815 976 11500  9547	s. d. 0 63 0 2 0 7	£ 41	£ 3 ii1 21
	1023059	36752	•••	9063		72		24838	••	41	135
78 79 80 81 82	17961 2036 3333 3715 1534	3537 93  122 135	••	186 44  20	7½ 4			2869	3 4		21
	28579	3887_	••	250	•••	••		2869	••	••	
83 84 85 86 87	3620 3352 2681 12824 5851 28328	150 420 417 2984 1426 4747		36 381 460 112 989			:: :: ::	921  1199	2.0	::	   1
88 89 90 91 92 93 94 95	4382 370 21810 78701 5708 2224 470 1080	351  386 5537 170 290	9	30 .: 115 1465 27 79 	5 	.216  .570 .16 	3 8	1768 78 	0 6 0 6	12  15 .4 	16  48 3
	114745	6751	76	1727		805		1846		31	67
96	133314	14064		2054	. 5	892	0 9	10787	0 9	52	143
97	10150	963		800	8	108	0 53	- 10101			13
98 99	4107 3898	478 51		7	5				::		28
	18155	1492		807	••	108				••	41
100 101 102 103 104 105	2077 1584 4092 39102 2071 4186	220 426  8320 235 886		72 967 101	41 41	•••	0 5	347 6940 .:.	4 4 3 3½ 8 9	34	3  96 2

(H Baking		
1	Chapelhall Federated Baking	106
,,	Glasgow United Baking (Glasgow)	107
	Hamilton Baking	108
	Kettle Baking	109
	Newburgh and Mount Pleasant Baking	110
	Ctonhousonsiin Daking	110
.,	Stenhousemuir Baking	111
	Total	
(1) Laundry	Scottish Laundry (Barrhead)	112
(1)	Southern State of the State of	444
ENGLISH WHOLESALE SOCIETY.		
	Deckensorb	110
(A) Corsets	Desborough	113
Cotton Cloth, &c	Bury	114
Flannel	Littleborough	115
Hosiery	Huthwaite	116
Ready-made Clothing	Broughton	117
1)	Leeds	118
Shirts	Broughton	119
Tailoring, &c	Pelaw	120
Worsted and Wool	Batley	121
(B) Boots and Shoes	Heckmondwike	122
,,	Leicester	123
11	Rushden	124
(c) Machines, &c.	Keighley	125
Hardware	Dudley	126
Tin, Iron, and Zinc		
Till, from, and Zine	Birtley	127
(D) Wood Workers, Cabinet Making	Broughton	128
39 , 99	Pelaw	129
(F) Printing. &c	Leicester	130
);	Longsight	131
,,	Pelaw.	132
(G) Corn Milling	Dunston	133
-		
1)	Silvertown Manchester Sun Mill	184
,,	Manchester Sun Mill	135
25	Oldham Star Mill	136
**	Avonmouth	100
		137
(J) Various-Soap, &c.		
(J) Various—Soap, &c	Dunston	138
,, Soap, Candles, &c	Dunston	138 139
,, Soap, Candles, &c	Dunston Irlam Silvertown	138 139 140
,, Soap, Candles, &c ,, Soap ,, Lard, &c	Dunston Irlam Silvertown West Hartlepool	138 139 140 141
,, Soap Candles, &c	Dunston Irlam Silvertown West Hartlepool Crumpsall	138 139 140 141 142
,, Soap, Candles, &c	Dunston Irlam Silvertown West Hartlepool Crumpsall Middleton	138 139 140 141 142 143
,, Soap, Candles, &c. ,, Soap ,, Lard, &c. ,, Biscuits, Sweets, &c. ,, Preserves, Pickles, &c. ,, Tobacco	Dunston Irlam Silvertown West Hartlepool Crampsall Middleton Manchester.	138 139 140 141 142 143 144
,, Soap, Candles, &c. ,, Soap ,, Lard, &c. ,, Biscuits, Sweets, &c ,, Preserves, Pickles, &c	Dunston Irlam Silvertown West Hartlepool Crumpsall Middleton	138 139 140 141 142 143
,, Soap, Candles, &c. ,, Soap ,, Lard, &c. ,, Biscuits, Sweets, &c. ,, Preserves, Pickles, &c. ,, Tobacco	Dunston Irlam Silvertown West Hartlepool Crampsall Middleton Manchester.	138 139 140 141 142 143 144
,, Soap, Candles, &c. ,, Soap ,, Lard, &c. ,, Biscuits, Sweets, &c. ,, Preserves, Pickles, &c. ,, Tobacco	Dunston Irlam Silvertown West Hartlepool Crampsall Middleton Manchester.	138 139 140 141 142 143 144
,, Soap, Candles, &c. ,, Soap ,, Lard, &c. ,, Biscuits, Sweets, &c. ,, Preserves, Pickles, &c. ,, Tobacco	Dunston Irlam Silvertown West Hartlepool Crnmpsall Middleton Manchester Leeds.	138 139 140 141 142 143 144
,, Soap, Candles, &c. ,, Soap ,, Lard, &c. ,, Biscuits, Sweets, &c. ,, Preserves, Pickles, &c. ,, Tobacco ,, Brushes.	Dunston Irlam Silvertown West Hartlepool Crampsall Middleton Manchester.	138 139 140 141 142 143 144
,, Soap, Candles, &c. ,, Soap ,, Lard, &c. ,, Biscuits, Sweets, &c. ,, Preserves, Pickles, &c. ,, Tobacco	Dunston Irlam Silvertown West Hartlepool Crnmpsall Middleton Manchester Leeds.	138 139 140 141 142 143 144
Soap, Candles, &c. Soap Lard, &c. Soap Lard, &c. Soap Siscuits, Sweets, &c. Tesserves, Pickles, &c. Soap Scottish Wholesale Society.	Dunston Irlam Silvertown West Hartlepool Crumpsall Middleton Manchester Leeds. Total	138 139 140 141 142 143 144 145
Soap, Candles, &c.  Soap  Lard, &c.  Biscuits, Sweets, &c.  Preserves, Pickles, &c.  Tobacco  Brushes.  Scottish Wholesale Society.  (A) Woollen and Clothing	Dunston Irlam Silvertown West Hartlepool Crnmpsall Middleton Manchester Leeds.  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk	138 139 140 141 142 143 144 145
Soap, Candles, &c.  Soap  Lard, &c.  Biscuits, Sweets, &c.  Tobacco  Brushes  Scottish Wholesale Society.  (A) Woollen and Clothing  Bushes.	Dunston Irlam Silvertown West Hartlepool Crnmpsall Middleton Manchester Leeds  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow)	138 139 140 141 142 143 144 145
Soap, Candles, &c.  Soap  Lard, &c.  Biscuits, Sweets, &c.  Preserves, Pickles, &c.  Tobacco  Brushes.  Scottish Wholesale Society.  (A) Woollen and Clothing  Bueather, Boots and Shoes.  (B) Leather, Boots and Shoes.  (C) Cabinet, Brush, Saddlery, & Tinware	Dunston Irlam Silvertown West Hartlepool Crnmpsall Middleton Manchester Leeds.  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow)	138 139 140 141 142 143 144 145
Soap, Candles, &c.  Soap  Lard, &c.  Biscuits, Sweets, &c.  Tobacco  Brushes  Scottish Wholesale Society.  (A) Woollen and Clothing  Bushes.	Dunston Irlam Silvertown West Hartlepool Crumpsall Middleton Manchester Leeds.  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow)	138 139 140 141 142 143 144 145
Scap, Candles, &c.  Soap  Lard, &c.  Biscuits, Sweets, &c.  Tobacco  Brushes.  Scottish Wholesale Society.  (A) Woollen and Clothing  Leather, Boots and Shoes.  (D) Cabinet, Brush, Saddlery, & Tinware (P) Printing and Bookbinding	Dunston Irlam Silvertown West Hartlepool Crumpsall Middleton Manchester Leeds.  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow)	138 139 140 141 142 143 144 145
Soap, Candles, &c.  Soap  Lard, &c.  Biscuits, Sweets, &c.  Tobacco  Brushes.  SCOTTISH WHOLESALE SOCIETY.  (A) Woollen and Clothing  Leather, Boots and Shoes.  (D) Cabinet, Brush, Saddlery, & Tinware  (F) Printing and Bookbinding  CO Corn Milling, &c.—Chancelot, Junc-	Dunston Irlam Silvertown West Hartlepool Crampsall Middleton Manchester Leeds.  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow)	138 139 140 141 142 143 144 145
Scap, Candles, &c.  Soap  Lard, &c.  Biscuits, Sweets, &c.  Tobacco  Brushes.  Scottish Wholesale Society.  (A) Woollen and Clothing  Beather, Boots and Shoes.  Cabinet, Brush, Saddlery, & Tinware  Frinting and Bookbinding  (Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills	Dunston Irlam Silvertown West Hartlepool Crumpsall Middleton Manchester Leeds.  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow)	138 139 140 141 142 143 144 145
Soap, Candles, &c.  Soap  Lard, &c.  Biscuits, Sweets, &c.  Tobacco  Brushes.  SCOTTISH WHOLESALE SOCIETY.  (A) Woollen and Clothing Leather, Boots and Shoes.  (D) Cabinet, Brush, Saddlery, & Tinware  F) Printing and Bookbinding  (Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills  J Various—	Dunston Irlam Silvertown West Hartlepool Crampsall Middleton Manchester Leeds.  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow)	138 139 140 141 142 143 144 145
Soap, Candles, &c.  Soap  Lard, &c.  Biscuits, Sweets, &c.  Tobacco  Brushes.  SCOTTISH WHOLESALE SOCIETY.  (A) Woollen and Clothing  Leather, Boots and Shoes.  (B) Leather, Brush, Saddlery, & Tinware  (P) Cabinet, Brush, Saddlery, & Tinware  (P) Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills  (J) Various—  Preserves, Confections, Chemicals,	Dunston Irlam Silvertown West Hartlepool Crnmpsall Middleton Manchester Leeds.  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk . Shieldhall (Glasgow) "," Edinburgh and Glasgow.	138 139 140 141 142 143 144 145 146 147 148 149 150
Soap, Candles, &c.  Soap  Lard, &c.  Biscuits, Sweets, &c.  Tobacco  Brushes.  Scottish Wholesale Society.  (A) Woollen and Clothing  Leather, Boots and Shoes.  Cabinet, Brush, Saddlery, & Tinware  Printing and Bookbinding  Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills  J Various—  Preserves, Confections, Chemicals,  Pickles, and Coffee	Dunston Irlam Silvertown West Hartlepool Crumpsall Middleton Manchester Leeds  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow) ", ", ", Edinburgh and Glasgow  Shieldhall (Glasgow)	138 139 140 141 142 143 144 145 147 148 150
Soap, Candles, &c.  Soap  Lard, &c.  Biscuits, Sweets, &c.  Tobacco  Brushes.  SCOTTISH WHOLESALE SOCIETY.  (A) Woollen and Clothing  Leather, Boots and Shoes	Dunston Irlam Silvertown West Hartlepool Crampsall Middleton Manchester Leeds.  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow) "" Edinburgh and Glasgow.  Shieldhall (Glasgow)	138 139 140 141 142 143 144 145 146 150
,, Soap, Candles, &c. ,, Soap ,, Lard, &c. ,, Biscuits, Sweets, &c ,, Preserves, Pickles, &c ,, Tobacco ,, Brushes.  Scottish Wholesale Society.  (A) Woollen and Clothing (B) Leather, Boots and Shoes. (D) Cabinet, Brush, Saddlery, & Tinware (P) Printing and Bookbinding (O Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills (J) Various— Preserves, Confections, Chemicals, Pickles, and Coffee Tobacco Miscellaneous	Dunston Irlam Silvertown West Hartlepool Crumpsall Middleton Manchester Leeds  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow) , , , , , , , , , , , , , , , , , ,	138 139 140 141 142 143 144 145 146 147 148 149 150
Soap, Candles, &c.  Soap  Lard, &c.  Biscuits, Sweets, &c.  Tobacco  Brushes.  SCOTTISH WHOLESALE SOCIETY.  (A) Woollen and Clothing  Leather, Boots and Shoes	Dunston Irlam Silvertown West Hartlepool Crampsall Middleton Manchester Leeds  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow) "" Edinburgh and Glasgow Shieldhall (Glasgow) ""  Shieldhall (Glasgow) ""  Edinburgh and Glasgow	138 139 140 141 142 143 144 145 146 150
,, Soap, Candles, &c. ,, Soap ,, Lard, &c. ,, Biscuits, Sweets, &c ,, Preserves, Pickles, &c ,, Tobacco ,, Brushes.  Scottish Wholesale Society.  (A) Woollen and Clothing (B) Leather, Boots and Shoes. (D) Cabinet, Brush, Saddlery, & Tinware (P) Printing and Bookbinding (O Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills (J) Various— Preserves, Confections, Chemicals, Pickles, and Coffee Tobacco Miscellaneous	Dunston Irlam Silvertown West Hartlepool Crumpsall Middleton Manchester Leeds  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow) , , , , , , , , , , , , , , , , , ,	138 139 140 141 142 143 144 145 146 147 148 149 150
,, Soap, Candles, &c. ,, Soap ,, Lard, &c. ,, Biscuits, Sweets, &c ,, Preserves, Pickles, &c ,, Tobacco ,, Brushes.  Scottish Wholesale Society.  (A) Woollen and Clothing (B) Leather, Boots and Shoes. (D) Cabinet, Brush, Saddlery, & Tinware (P) Printing and Bookbinding (O Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills (J) Various— Preserves, Confections, Chemicals, Pickles, and Coffee Tobacco Miscellaneous	Dunston Irlam Silvertown West Hartlepool Crumpsall Middleton Manchester Leeds  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow) , , , , , , , , , , , , , , , , , ,	138 139 140 141 142 143 144 145 146 147 148 149 150
,, Soap, Candles, &c. ,, Soap ,, Lard, &c. ,, Biscuits, Sweets, &c ,, Preserves, Pickles, &c ,, Tobacco ,, Brushes.  Scottish Wholesale Society.  (A) Woollen and Clothing (B) Leather, Boots and Shoes. (D) Cabinet, Brush, Saddlery, & Tinware (P) Printing and Bookbinding (O Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills (J) Various— Preserves, Confections, Chemicals, Pickles, and Coffee Tobacco Miscellaneous	Dunston Irlam Silvertown West Hartlepool Crmmpsall Middleton Manchester Leeds.  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow) ",",", Edinburgh and Glasgow.  Shieldhall (Glasgow) ",",", Grangemouth."	138 139 140 141 142 143 144 145 146 147 148 149 150
,, Soap, Candles, &c. ,, Soap ,, Lard, &c. ,, Biscuits, Sweets, &c ,, Preserves, Pickles, &c ,, Tobacco ,, Brushes.  Scottish Wholesale Society.  (A) Woollen and Clothing (B) Leather, Boots and Shoes. (D) Cabinet, Brush, Saddlery, & Tinware (P) Printing and Bookbinding (O Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills (J) Various— Preserves, Confections, Chemicals, Pickles, and Coffee Tobacco Miscellaneous	Dunston Irlam Silvertown West Hartlepool Crumpsall Middleton Manchester Leeds  Total  Shieldhall (Glasgow) and Ettrick Mills, Selkirk Shieldhall (Glasgow) , , , , , , , , , , , , , , , , , ,	138 139 140 141 142 143 144 145 146 147 148 149 150

No. of Members   Share   Loans   Reserve   Fund	-		1	OCIETIE								
No. of Members.   Capital.   Ca			LI	ABILITIES			A	SSETS.			No of	
Capital   Overdrat   Fund.   Trade.   Exp., and   Fund.   Exp., and   Ex		Mem-	Share	including	Reserve	Stock	Land, B'ldings,		1	to	Em- ployees on	and
106			Capital.	from	Fund.	iu Trade.	ery, and Flxed	Prop-	other Invest-	for	Slst.	
108	106	d8						£			30	
100										21930		
111	109	538	1500	20	182	217	843		1175		11	639
113								1145				
113		6762	230920	253109	72062	54256	263298	13974	225055	23993	1474	
114	112	61	2440	6645	996	263	8738		1738	393	187	6963
116												
116			1	16271		10158						
118	116			87222		47805	32971					19955
119		• •										
121	119	1	1	29278		14684	9099	1			484	18946
122	120		1									
128												
125								1				
126												
127						4069	6390				150	7867
199												2652
190							6252 826					13774
1983	130			13479		3346	11341				139	5941
133												
134											180	21190
136         109046         59038         41926         79         7735           137         215258         155961         69135         96         8103           138         54475         21223         41238         113         6466           139         152460         91884         49724         800         43807         191         9013           140         89432         42750         51397         191         9013         141         22262         8655         5912         26         1740         191         9013         141         22262         8655         5912         26         1740         142         63701         15516         27238         563         27177         143         276763         130098         93500         587         35189         144         188110         9935         25976         712         31519         144         188110         9935         25976         712         31519         144         13478         250937         193478         250937         1844         250937         1603         1446         112690         58893         48474         2063         75968         1446         112690         58893         48474												
137         215258         155961         69135         98         8103           138         54475         21223         41238         113         6466           139         152460         91884         49724         800         43807           140         89432         42750         51397         191         9013           141         22262         8655         5912         26         1740           142         63701         15516         27238         563         27177           143         276763         130098         93500         587         35189           144         138110         99385         25976         712         31519           145         21985         10971         12812         202         10870           145         21985         10971         12812         202         10870           146         112690         58893         48474         2063         75986           147         61809         42814         19768         1334         64284           148         37122         20384         15941         393         2936           149         30015		}										
139         152460         91884         49724         800         43807           140         89432         42750         51397         191         9013           141         22262         8655         5912         26         1740           142         63701         15516         27283         563         27171           143         276763         130998         93500         587         35189           144         138110         9935         25976         712         31519           145         21985         1971         12312         202         10870           146         112690         58893         48474         2063         75986           147         61809         42314         19768         1334         64284           149         30015         6467         23757         436         20075           150         280756         103242         131504         230         19975           151         56331         38406         28837         518         25384           152         35170         43902         1637         169         7164           153         52344	137			215258		155961	69135				98	8103
140         89432         42750         51397         191         9013         141         22202         8655         5912         26         1740         141         22602         8655         5912         26         1740         17												
141         22262         8655         5912         26         1740           142         63701         15516         27238         563         27177           143         276763         130098         93500         587         35189           144         188110         99335         25976         712         31519           145         21885         10971         12312         202         10870           146         112690         58893         48474         2063         75986           147         61809         42314         19768         1334         64284           148         37122         20384         15941         933         22965           149         30015         6467         23757         436         20975           150         280756         103242         131504         230         19375           151         56331         38406         28837         518         2584           152         35170         43902         1697         169         7164           153         52844         12933         37679         313         1648           154         28211			1									9013
143         276763         130098         93500         587         35189           144         138110         93935         25976         712         31519           145         21885         10971         12312         202         10870           146         253292         1331042         941855         16038         918446           147         61809         42314         19768         1334         64284           148         37122         20384         15941         933         22966           149         30015         6467         23757         436         20075           150         280756         103242         131504         230         19375           151         56331         38406         28837         518         2584           152         35170         43302         1697         169         7164           153         52344         12933         37679         313         1648           154         28211         11464         14922         97         6066           7         6066         70666         70666         70666         70666         70666         70666         7	141			22262		8655	5912					
144         138110         98935         25976         712         31519         202         10870         1087												
145         21985         10971         12812         202         10870         250937            2*32392         1331042         941855         16038         913446           146         112690         58893         48474         2063         75986           147         61809         42814         19768         1334         64284           148         37122         20384         15941         393         29361           149         30015         6467         23757         436         20075           150         280756         109242         191504         230         19375           151         56331         38406         28837         518         25384           152         35170         43302         1637         169         7164           153         52344         12933         37679         313         16449           154         28211         11464         14922         97         6066           6         60440         207465         208540         208540         5614         25713						93935	25976				712	31519
146      112690     58893     48474      2063     75986       147      61809     42314     19768      1334     64284       149      37122     20384     15941      393     22861       149      30015     6467     23757      436     20075       150      280756     103242     131504      230     19375       151      56331     38406     28837      518     25384       152      35170     43902     1637     169     7164       153      52344     12933     37679     313     16443       154      28211     11464     14922      97     6066	145											
147         61809         42314         19768         1334         64284           148         37122         20384         15941         393         22966           149         30015         6467         23757         436         20075           150         280756         103242         131504         230         19375           151         56331         38406         28837         518         25384           152         35170         43302         1637         169         7164           153         52344         12933         37679         313         16449           154         28211         11464         14922         97         6066           600         600         600         600         600         600         600		•••		2: 32392	.,	1331042	941855	••			16038	913446
147         61809         42314         19768         1334         64284           148         37122         20384         15941         393         22966           149         30015         6467         23757         436         20075           150         280756         103242         131504         230         19375           151         56331         38406         28837         518         25384           152         35170         43302         1637         169         7164           153         52344         12933         37679         313         16449           154         28211         11464         14922         97         6066           600         600         600         600         600         600         600	146			119600		58809	49.17.4				2063	75986
148     37122     20384     15941     939     22366       149     30015     6467     23757     436     20075       150     280756     103242     131504     230     19375       151     56331     38406     28837     518     2584       152     35170     43302     1637     169     7164       153     52344     12933     37679     313     16442       154     28211     11464     14922     97     6066       7666     666     666     666     666     666     666											1334	64284
150      280756     109242     131504      230     19375       151      56331     38406     28837      518     25384       152      35170     43302     1637     169     7164       153      52344     12933     37679     313     16442       154      28211     11464     14922      97     6066	148			37122		20384	15941		• •			
151		••	••		••			• • •	**	••		
152 35170 43902 1637 169 7164 153 52344 12933 37679 313 16443 154 28211 11464 14922 97 6066 m 61 5614 267143	150	••	••	280756	• •	103242	131504		••	••	230	198/5
153						38406						
154						12933					313	16443
202440 202405 202510 5514 257143									• •			
694448 337405 322519			• •		• •	• •	• •	••	• • •	••	110 11	• •
				694448		337405	322519	• •	••	••	5614	257143

d Societies. l In Purchasing Depôts, Shipping and Building Departments, Creameries, &c.  $\it m$  Sundry.

SCOTLAND-Continued.		
(II) Baking	Chapelhall Federated Baking	106
,,	Glasgow United Baking (Glasgow)	107
,,	Hamilton Baking	108
,,	Newburgh and Mount Pleasant Baking	110
44	Stenhousemuir Baking	111
,,		
	Total	
	2 111 7 7 7 17	410
(1) Laundry	Scottish Laundry (Barrhead)	112
Engage Wasser Commu		
ENGLISH WHOLESALE SOCIETY.		
(A) Corsets	Desborough	113
Cotton, Cloth, &c	Bury	114
Flannel	Littleborough	115
Hosiery	Huthwaite	116
Ready-made Clothing	BroughtonLeeds.	118
Shirts	Broughton	119
Tailoring, &c	Pelaw	120
Worsted and Wool	Batley	121
(B) Boots and Shoes	Heckmondwike	122
,,	Leicester	123
(-) 35-32-31	Rushden	124
(c) Machines, &c	Keighley	125 126
Tin, Iron, and Zine	Dudley	127
(D) Wood Workers, Cabinet Making	Broughton	128
1	Pelaw	129
(F) Printing, &c	Leicester	130
99 200000000000000000000000000000000000	Longsight	131
2	Pelaw	132
(G) Corn Milling	Dunston	133 134
,,	Silvertown Manchester Sun Mill	135
99	Oldham Star Mill	136
91	Avonmouth	137
(J) Various-Soap, &c	Dunston	138
. ,, Soap, Candles, &c	Irlam	139
" Soap	Silvertown	140
,, Lard, &c	West Hartlepool	141
" Biscuits, Sweets. &c	Middleton	143
,, Tobacco	Manchester	144
Brushes	Leeds	145
	(Deta)	
	Total	
SCOTTISH WHOLESALE SOCIETY		
(A) Woollen and Clothing	Shieldhall (Glasgow) and Ettrick Mills, Selkirk	146
(B) Leather, Boots and Shoes	Shieldhall (Glasgow)	147
(n) Cabinet, Brush, Saddlery, & Tinware	,, ,, ,,	148
(F) Printing and Bookbinding	22 23	149
(a) Corn Milling. &c.—Chancelot, Junction, and Regent Flour Mills	Edinburgh and Glasgow	150
(J) Various—	Transparent and Orango	100
Preserves, Confections, Chemicals,		
Pickles, and Coffee	Shieldhall (Glasgow)	151
Tobacco	11 11	152
Miscellaneous		153
	Changemonth	
Soap	Grangemonth"	154
Soap		

					NET I	PROFIT:	HOW DI	VIDED.			
	Sales during the	Profits	Loss	То Сар	ital.	To Lal	bour.	To Pure	chaser.	Subscri	ptions.
	Year.	during the Year.	during the Year.	Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amonnt Paid.	Rate per £.	Educa- tional Pur- poses.	Chari- table Pur- poses.
106 107 108 109 110 111	£ 24779 569574 42308 6006 1823 13614	£ 5175 60428 3364 958 236 2438	£ 57	£ 408 8410 279 76	5 5 5 5 4 kg	£ 15 7226	s. d.	£ 4756 45797 3085 870	s. d. 3 104 1 8 1 6 3 1	£ 620	£ 21 430 40 1
	711216	82686	57	10679		7241		63867		686	547
112	15958	2703		110	5			1993	2 6	12	15
113 114 115 116 117 118 119 120 121 122 124 125 127 129 130 131 132 131 132 131 132 131 132 131 134 135 136 137 141 142 143 144 144 145	34208 114534 25495 107289 51364 65239 102092 46455 55786 84141 874882 88997 19712 25546 7118 32136 32721 21040 158844 21390 765052 466974 914196 367265 427217 156245 620965 192009 109527 207694 404163 702611 32047	· 1448 1238 1279 3841 1030 1885 1375 1366 2606 1458 1038 893 6155 598 467 789 6411 998 15642 8993 121246 5690 9771 18892 6891 703 22081 19751 5155 51380		785 1961 528 2762 630 823 975 810 1353 878 4513 2085 4355 392 1741 337 409 2943 6255 7639 4939 4939 4939 4939 4939 4939 4939 4					0 4		
	6834354	184758		77933							
146 147 148 149 150 151 152 153 154	208204 280421 58418 62998 971073 222352 214227 228952 98350	13258 11229 2124 4307 22291 18227 6686 9616 7693		6301 3456 2076 1679 15722 3151 1967 2927 1577			0 88		0 8		
	2344995	95431		38856							

# GENERAL SUMMARY OF THE PRODUCTIVE SOCIETIES.

	)wing to	Society for Goods.	£ 187725 1 40137 2 3	227862
	Investments.	All other So Investments.	£ 163172 282697 	445869
ASSET'S.	Invest	House Property.	£ 74809 19191	94000
	Value of Land,	Machinery, and Fixed Stock.	£ 408437 308635 941855 322519	1976446
	Value of	rade.	£ 352899 84323 1331042 337405	2105669
	-	Fund.	 883339 	170637
CIABILITIES.	Loans, including	Overdraft from Bank.	£ 366851 330554 2582392 694448	3924245
LI	5	Capital.	£ 578701 286982 	865683
	No. of Mem-	pers.	20876 11234	82110
,R9i	Societ	lo .oN	95 17 1	114
			England and Wades Scotland English Wholesale Society Scottish Wholesale Society	Total

DIVIDE	
HOW	
••	
::	
1:	
1	
1	
1	
1	
1	
1	
1	
1	
1	
1	
1	
1	
1	
PROFIT	
1	
PROFIT	
PROFIT	
PROFIT	

	Subscriptions.	Charitable Purposes.	2980 746	3126
	Subscr	Educa- tional Purposes.	£ 11444 7550	2194
DIVIDED.	To Purchaser.	Amount Paid.	£ 44185 76647 	120832
PROFIT: HOW	To Labour.	Amount Paid.	£ 11192 8241	19433
NET PR	To Capital.	Amount Paid.	£ 27855 18650 77983 38856	158294
	Þ	for 1911.	11194 577	1181
		for 1911.	£ 115784 100945 184758 95481	496918
	Trade during the	xear.	£ 2418423 878648 6834354 2344995	12471415
	Salaries	wages.	£ 349430 189908 913446 257143	1660012
;	No. of Employees on	December 31st.	6829 2209 16038 5558	30629
			H01034	

# DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES

(Exclusive of the Productive Departments of the Wholesale Societies).

															 		10
				_	67	တ	ব্য	20	9	1-	00	6	10		 - 01	හ අ	
-	Owing to	Society for Goods.	38	51626	23874	5877	6489	189	27893	61506	574	1210	7887	187725	9708	28998 393	40137
	Investments.	All other Invest- ments.	વક	51672	22435	4719	638	6389	14892	45893	630	4181	11472	163172	53609	225055 1738	282697
ASSETS.	Inves	House Property.	વા	3103	:	:	:	20207	:	1200	:	:	:	74809	3717 1500	13974	19191
	Value of Land, Buildings, Machinery, and Fixed P		લ	76433	45306	14131	38137	4050	63629	.101181	9731	81708	19136	403437	20980	263298 8738	308635
	Value of	Trade.	ભા	128171	78869	18937	12110	4407	15696	84077	1204	. 532	13896	352899	28930	54256 263	84323
		Fund.	વર	83678	13436	10099	2947	3837	8797	5833	694	009	8168	88339	5285 3955	72062	85298
CIABILITIES.	Loans, including	any Overdraft from Bank.	ণ	97160	61487	10073	33616	72045	35562	33276	2608	11005	1001	366851	62329	253109 6645	830554
LI		Snare Capital.	43	185547	64789	16083	14175	1716	57951	225347	6794	23374	25470	578701	42080	230920 2440	286982
	No. of Mem-	pers.		5448	4658	910	962	1284	2605	3462	583	84	1246	20876	4002	6762	11234
·səi	Societ	ło .oV		15	19	10	9	9	16	5	13	50	œ	95	- 00	12	17
	OBJECT OF MANUFACTURE.			Cotton, Linen, Silk, and Wool	Boots and Shoes, and Leather	Metal, Hardware, &c	Wood Workers	Building and Quarrying	Printing and Bookbinding	Corn Milling	Baking	Laundries	Various	Total	Scorrand:— Cotton and Wool Printing and Bookbinding	Baking Laundry	Total

0	-0		
0	1	4	

### DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES.

### DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES-Continued. (Exclusive of the Productive Departments of the Wholesale Societies.)

1 (	-	1			_				_										
	Subscriptions.	Charitable Purposes.	લ	1472	413	35	:	ರಾ	233	185	21	1	67	2380		143	143	Ip	746
	Subscr	Educa- tional Purposes.	લ	609 .	611	49	11	ZQ.	87	41	:	.:	31	1444		52	989	12	750
DIVIDED.	To Purchaser.	Amount Paid.	વ	. 9202	2465	18	:	15	1673	24838	2869	1199	1846	44185		10787	63867	1993	76647
NET PROFIT: HOW DIVIDED.	To Labour.	Amount Paid.	্ধ	2800	11611	1247	:	83	1334	72	٠	:	802	11192		895	108 7241		8241
NET PRO	To Capital.	Amount Paid.	લ	7434	3148	602	830	392	3371	8096	250	686	1727	27855		2054	10679	GII	13650
		Loss for 1911.	क्	:	. 327	48	029	:	တ	:	:	:	92	1124		:	. 57	•	57
		Profits for 1910.	क	33132	9563	5764	414	2297	12477	36752	3887	4747	6751	115784		14064	1492 82686	2703	100945
	Sales during the	Year.	ঞ	560721	36110)	62834	34438	33949	165670 *	1023059	28579	28328	114745	2413423		133314	18155	15958	878643
	Salaries	Wages	अ	115168	86073	19608	15237	8758	60501	22057	3256	10406	18346	349430		29315	7931	6969	139993
	No. of Employees on	December 31st.		2618	1723	446	221	46	921	273	37	828	216	6859		493	125	187	2209
														1	1				7

### Detailed List of Subscriptions Received from Societies

FROM 1st JANUARY TO 31st DECEMBER, 1911.

ı				- 1					
1		IRELAND.			1	Midland Section-continue	ed.		
1	27 .	IRELAND.			No. of	SOCIETIES.			ā
1	No. of	SOCIETIES.	£ s.	d.	Member	S.	£	s.	
l	Members		1 5	,	7000	Burton-on-Trent	15	0	0
ſ		Armagh and District		8	195 <b>0</b>	Cannock and District	8	6	8
l		Ballymena and Harryville			210	Cheadle (Staffs.)	1	15	5
ſ		Belfast		0	1714	Cinderhill		17	4
ı		Callan Co-op. Agricultural	0 19 0 15	8	830	Clay Cross		18	4
ŀ		Coalisland		ô	264	Clee Hill		15	4
ŀ	468	Cork, City of		0	4403	Coalville	10	0	0
ı	400	Drumaness	3 6	8	844	Codnor Park and Ironville	7	0	10
1	148	Enniskillen	1 0	ő	10	,, and Selston Baking	0	5	0
l	61	Greenore	0 9	6	102	Cogenhoe	0	17	0
١	120	Inchicore	1 0	ŏ	_	Co-operative Productive			
ì	234	Irish Agricul, C. Wholesale	1 19	8	***	Federation	0	10	6
ı	420	,, ,, Organisation	3 10	0	160	Coventry Licensed Trade		10	
l	720	" " "	0 10	0	10100	Supply		10	0
ı	98	Larne	0 16	4	13198	Coventry Perseverance	21	10	0
I	920	Lisburn	7 13	4	63 133	Watch Manufact'g	0	10	6
I	135	Lucan	1 3	4	816	Croft	1	16	0
1	335	Newtownards	$\hat{2}$ 1	8	72	Daventry		12	0
ı	227	Portadown	1 17 1		24605	Derby		0	0
ı	261	Queenstown	2 1	8	56	The state of the s		10	6
l	50	Rosslare Harbour	0 8	4	45	Umbrella Manufctrs .	0	7	6
Į				_	1364	Desborough			8
1	11759		£61 15	3	280		2	6	8
ı	-			_	6505	Dudley	8	6	8
1					705	Earlston		17	11
1		MIDLAND SECTION	•		209	Ellesmere and District	1	13	4
١	No. of	COCLEMITEC	0 -	a	842	Enderby	7	0	4
1	Member	s. SOCIETIES.	£ s.	d.	257	Fenny Compton	2	1	8.
ł	2895	Alcester	20 0	0	708	Finedon	5	18	0
ı	175	" Needle Makers	1 9	2	33	" Boot and Shoe		10	6
1	18	Andrews C. Watch Manu-			429	Fleckney		11	6
1		facturing, Coventry	0 5	0	4205	Gainsborough			0
1	832	Annesley Colliery		4	218	Glenfield		15	4
١	306	", Woodhouse		0	249	" Progress Boot & Shoe		1	6
1	336	Anstey	2 16	0	2125	Grantham		8	0
	300	Ashby-de-la-Zouch		0	95	Great Glen		13	
J	611	Atherstone		10	6627	Great Grimsby		10	8
1	1120	Barwell		8	1650	Great Wigston		6	
1	595	Bidford		0		Groby	-	6	
1	15240	Birmingham Industrial		0	157 360	Harbury		0	
1	130 66	Blakesley		0	140	Harleston		4	ő
ı	120	Blue Lias		0	574	Harpole		11	8
1	1346	Bolsover		8	262	Hathern	-		
1	2274	Boston		8	351	Higham Ferrers		18	
ı	41	Bourton (Much Wenlock)		8	211	Boot & Shoe		15	
1	61	Brassington		0	126	Highley	1	1	0
ı	254	Bridgnorth		6	124	Hollington	. 0	19	
ı	29	Broadwell, New		10	3513	Hucknall Torkard	14	0	
ا	106	Bromsgrove Nail Forgers		8	144	Huncote		4	
1	144	Broughton Astley		6	530	Huntingdon		7	
1	1943	Bulwell		0	753	Ideal Clothiers-Wellingboro			
	405	Burbage		6	4178	Ilkeston			
	616	Burton Latimer		8	361	Irchester	. 2	15	0

		Midland Castlen authurd	Midland Coatlan	2		
	No. of	Midland Section—continued.	No. of Society			_
N	lember	s. SOCIETIES. £ s. d.	Members SOCIETIES.	£	S.	d.
	931	Ironbridge & Coalbrookdale 7 15 2	2181 Rushden	8	6	8
	554	1rthlingborough 4 12 4	48 St. Crispin (Raunds)	0		0
	8009	Kettering 25 0 0	702 St. Ives (Hunts.)	5	12	
	708	,, Boot and Shoe 5 18 0	70 Saxby	0	11	8
	1019	,, Clothing 8 9 4	2597 Scunthorpe	8	6	8
	341	., Corset Manufac 2 1d 10	665 Selston	5	10	
	281	Kettering Union Boot & Shoe 2 6 10	1019 Shepshed	٠ ک	6	8
	216 2236	Keyworth	2192 Shrewsbury 90 Sileby Boot and Shoe	8	6 15	8
	1362	King's Lynn 10 13 4	90 Sileby Boot and Shoc 200 Skegness	\	13	4
	105	Kirby Muxloe 0 17 6	3509 Soho	16		8
	1904	Kirkby-in-Ashfield 15 0 0	384 Southwell		2	0
	144	Kirby Muxloe	984 Southwell	8		4
	4584	Langley Mill and Aldercar 15 0 0	188 Sperope Boot and ShoeMa	nu-		
	430	Langwith 3 11 8	facturers	1	. 11	4
	469	Lea and Holloway 3 18 2	2185 Stafford	16	15	4
	19031	Leicester 48 0 0	1042 Stanton Hill		13	8
	675	" Anchor Boot & Shoe 5 12 6	2310 Stapleford and Sandiacre.			0
	110	" Tenants 0 18 4	615 Stone	5	0	0
	973 75	,, Boot and Shoe 8 2 2	195 Stoney Stanton New 3705 Tamworth	1	12	4
	90	,, Carriage Builders 0 12 6 Morning Star Sun-	3705 Tamworth 5178 Ton Acres and Stirchley .	10	10	0
	20	dries 0 15 0	316 Thrapston	10	10	8
	299	,, Printing 2 9 10	56 Wibbouton	6	1 0	4
	200	Self-Heln Bt. & Shoe 1 13 4	901 Tibshelf 6835 Walsall 167 , Locks & Cart Gea	7	10	2
	12871	,, Self-Help Bt. & Shoe 1 13 4 Lincoln Equitable 62 18 6	6835 Walsall	25	0	0
	590	" Land and Building 4 18 10	167 , Locks & Cart Gea	r 1	. 7	10
	4616	Lockhurst Lane 13 9 4	213 Warsop Vale	1	15	6
	788	Long Buckby 6 10 0	906 Wednesbury and Dist. Nev	v 7	11	0
	7468	Long Eaton 25 0 0	2539 Wellingborough Midland.			0
	29 583	,, ,, Printing 0 5 0 ·	170 West Haddon	!	1 8	4
	380	Long Eaton	450 Whitchurch (Salop) 231 Wigston Hosiers	٠٠٠ ذ	10	6
	671	Malvern	362 Wirksworth	0	5	8
	7451	Mansfield and Sutton 31 0 10	430 Wisbech Phœnix	6	11	0
						~
	1613	Market Harborough 8 6 8	569 Wollaston	4	14	10
		Market Harborough 8 6 8	569 Wollaston	10	114	10
	1613 140 217	Market Harborough       8 6 8         Markfield       1 3 4         Mayfield       1 16 2	569 Wollaston	10	19	- 4
	1613 140 217 1283	Market Harborough       8 6 8         Markfield       1 3 4         Mayfield       1 16 2         Melton Mowbray       8 6 8	90 , Hamper	(	7	6
	1613 140 217 1283 140	Market Harborough         8         6         8           Markfield         1         3         4           Mayfield         1         16         2           Melton Mowbray         8         6         8           Midland Boot Manufacturers         1         3         4	3018 Worcester New Industrial	(	19	4
	1613 140 217 1283	Market Hatborough       8 6 8         Markfield       1 3 4         Mayfield       1 16 2         Melton Mowbray       8 6 8         Midland Boot Manufacturers       1 3 4         Midland Sheet       Metal	90 Hamper 233 Yardley Hastings	1	18	6
	1613 140 217 1283 140 70	Market Harborough         8 6 8           Markfield         1 8 4           Mapfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4	90 , Hamper	(	18	6
	1613 140 217 1283 140 70	Market Hatborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10	90 Hamper 233 Yardley Hastings	1	18	6
	1613 140 217 1283 140 70	Market Hatborough       8       6       8         Markfield       1       3       4         Mayfield       1       16       2         Melton Mowbray       8       6       8         Midland Boot Manufacturers       1       3       4         Midland Sheet       Metal       0       10       4         Workers (Birmingham)       0       10       4         Milford       3       0       10         Moulton       2       13       4	90 Hamper 233 Yardley Hastings	£1310	18	6
	1613 140 217 1283 140 70 365 320 324 168	Market Hatborough       8 6 8         Markfield       1 8 4         Mayfield       1 16 2         Melton Mowbray       8 6 8         Midland Boot Manufacturers       1 3 4         Midland Sheet Metal       Workers (Birmingham)       0 10 4         Milford       3 0 10         Moulton       2 13 4         Mount Sorrel       2 14 0         Napton       1 8 0	90 , Hamper 321434  NORTHERN SECTI	£1310	18	8
	1613 140 217 1283 140 70 365 320 324 168 1799	Market Harborough     8 6 8       Markfield     1 8 4       Mayfield     1 16 2       Melton Mowbray     8 6 8       Midland Boot Manufacturers     1 3 4       Midland Sheet Metal     Workers (Birmingham)     0 10 4       Milford     3 0 10       Moulton     2 13 4       Mount Sorrel     2 14 0       Napton     1 8 0       Netherfield     8 6 8	90 233 Yardley Hastings  321434  NORTHERN SECTI Members SOCIETIES.	£1310 ON.	18 18 17	6 6 8
	1613 140 217 1283 140 70 365 320 324 168 1799 1750	Market Hatborough       8 6 8         Markfield       1 8 4         Mayfield       1 16 2         Melton Mowbray       8 6 8         Midland Boot Manufacturers       1 3 4         Midland Sheet Metal       Workers (Birmingham)       0 10 4         Milford       3 0 10         Moulton       2 13 4         Mount Sorrel       2 14 0         Napton       1 8 0         Netherfield       8 6 8         Newark       10 0 0	90 , Hamper  321434  NORTHERN SECTI No. of Members SOCIETIES. 338 Allendale	£1310	18 18 17 8.	6 6 8 d.
	1613 140 217 1283 140 70 365 320 324 168 1799 1750 188	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 18 4           Mount Sorrel         2 14 0           Napton         1 8 0           Netherfield         8 6 8           Newark         10 0           Northampt rshire Productive         1 11 4	90 , Hamper  321434  NORTHERN SECTI No. of Members SOCIETIES. 338 Allendale	£1310	18 18 17 8.	d. 444
	1613 140 217 1283 140 70 365 320 324 168 1799 1750 188 3916	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 0           Netherfield         8 6 8           Newark         10 0 0           Northampt'nshire Productive         1 11 4           Northampton         1 2 0	yordester New Industrial you , Hamper 321434  NORTHERN SECTI No. of SOCIETIES. 338 Allendale 338 Alston	£1310 £1310 <b>ON.</b> £	15 7 18 18 17 8. 2 16 3 4 3 6	d. 44 8
	1613 140 217 1283 140 70 365 320 324 168 1799 1750 188 3916 21	Market Hatborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 0           Netherfield         8 6 8           Newark         10 0 0           Northampton         12 0           Northampton         12 0           Value         11 4           Northampton         12 0           Newark         0 0	NORTHERN SECTION No. of Members SOCIETIES. 388 Allendale 386 Alston	£1310 £1310 £0N. £ 13 20	15 7 7 18 18 17 18 18 18 18 18 18 18 18 18 18 18 18 18	d. 4 4 8 0
	1613 140 217 1283 140 70 365 320 324 168 1799 1750 188 3916	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Moilford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 0           Netherfield         8 6 8           Newark         10 0 0           Northampt'nshire Productive         1 11           Northampton         12 0 0           Nottingham         20 0 0	Worcester New Industrial   90	£1310 £1310 <b>ON.</b> £ 20 20	15 7 7 18 18 19 17 18 18 18 18 18 18 18 18 18 18 18 18 18	d. 44808
	1613 140 217 1283 140 70 365 320 324 168 1799 1750 188 3916 21 12543	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 0           Netherfield         8 6 8           Newark         10 0 0           Northampt'nshire Productive         1 11 4           Northampton         12 0 0           Nottingham         20 0 0           Nuneaton         16 13 4	Worcester New Industrial   90	£1310 £1310 <b>ON.</b> £ 	8. 2 16 3 6 6 0 0 8 10	d. 448086
	1613 140 217 1283 140 70 965 320 324 168 1799 1750 188 3916 21 12543 115 5518 250	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 0           Netherfield         8 6 8           Newark         10 0 0           Northampt'nshire Productive         1 11 4           Northampton         12 0 0           Nottingham         20 0 0           Nuneaton         18 10           Nuneaton         16 13 4           Oadby         2 1 8	No. of   No. of	£1310 £1310 £1310 £ 13 20 13 20 15	s. 2 16 3 4 3 6 3 6 3 18 3 18 3 18 3 18	d. 4 4 8 0 8 6 10 0
	1613 140 217 1283 140 70 965 920 924 168 8916 21 12549 115 5518 250 1817	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 0           Netherfield         8 6 8           Newark         10 0 0           Northampt'nshire Productive         1 11 4           Northampton         12 0 0           Nottingham         20 0 0           Nuneaton         18 10           Nuneaton         16 13 4           Oadby         2 1 8	Worcester New Industrial	£1310 £1310 ON. £ 20 20 13 20 15 20 15	s. s. 13 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16	d. 4 4 8 0 8 6 10 0 1
	1613 140 217 1283 140 70 365 320 324 168 1799 1750 21 12543 115 5518 250 21 12543 115 1517 12828	Market Harborough       8 6 8         Markfield       1 8 4         Mayfield       1 16 2         Melton Mowbray       8 6 8         Midland Boot Manufacturers       1 3 4         Midland Sheet Metal       Workers (Birmingham)       0 10 4         Milford       3 0 10         Moulton       2 13 4         Mount Sorrel       2 14 0         Napton       1 8 0         Netherfield       8 6 8         Newark       10 0 0         Northampt'nshire Productive       1 11 4         Northampton       12 0 0         , Till P. Boot       5 0         Nottingham       20 0 0         , Printers       0 18 10         Nuneaton       16 13 4         Oadby       2 1 8         Oakengates       8 6 8         Peterborough       5 0 0	No. of   No. of	£1310 £1310 (ON. 20 	s. s. 2 166 3 4 4 5 5 10 8 14 5 5	d. 4 4 8 0 8 6 10 0 1 10
	1613 140 217 1283 140 70 365 324 168 1799 1750 188 3916 21 12543 115 5518 250 1317 12828 622	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 0           Netherfield         8 6 8           Newark         10 0 0           Northampt "nshire Productive         1 11 4           Northampton         12 0 0           Nottingham         20 0 0           Numeaton         16 13 4           Oadby         2 1 8           Oakengates         8 6 8           Peterborough         50 0           Pinxton         5 3 8	No. of   Northern Sect	£1310 £1310 0N. £ 20 20 13 21 21 21 22 23 24 24 25 26 27 28 29 20 20 20 20 20 20 20 20 20 20	s. 13 14 15 14 15 18 14 15 18 18 18 18 18 18 18 18 18 18 18 18 18	d. 4 4 8 0 8 6 10 0 1 10 5
	1613 140 217 1283 140 70 365 324 168 1799 1750 188 3916 251 2543 115 5518 250 1317 12828 622 64	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 6           Netherfield         8 6 8           Newark         10 0 0           Northamptinshire Productive         1 11 4           Northampton         12 0 0           , Printers         0 18 10           Nuneaton         16 13 4           Oakbengates         8 6 8           Peterborough         50 0 0           Pintsford         5 3 8           Pitsford         0 10 8	No. of   Northern Sect	£1310 £1310 0N. £ 20 20 13 21 21 21 22 23 24 24 25 26 27 28 29 20 20 20 20 20 20 20 20 20 20	s. 13 14 15 14 15 18 14 15 18 18 18 18 18 18 18 18 18 18 18 18 18	d. 4 4 8 0 8 6 10 0 1 10 5 0
	1613 140 217 1283 140 70 365 320 324 168 1799 1750 188 3916 21 12543 115 5518 250 115 42 115 43 115 43 115 43 115 43 115 43 115 43 115 43 44 44 44 44 45 46 47 47 47 47 47 47 47 47 47 47 47 47 47	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         4           Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 6           Netherfield         8 6 8           Newark         10 0 0           Northampt'nshire Productive         1 11 4           Northampton         12 0 0           " 1.L.P. Boot         0 5 0           Nottingham         20 0 0           " Printers         0 18 10           Nuneaton         16 13 4           Oadby         2 1 8           Oakengates         8 6 8           Peterborough         50 0 0           Pinxton         5 3 8           Pitsford         0 10 8           Pleasley and Pleasley Hill         8 11	NORTHERN SECT	£1310 £1310 ON. £ 20 29 6 13 4 4 20 13	s. 2 166 3 4 4 3 6 6 6 10 8 5 10 8 1 4 1 5 8 1 4 1 5 8 1 4 1 5 8 1 4 1 5 8 1 4 1 5 8 1 4 1 5 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	d. 4 4 8 0 8 6 10 0 1 10 5 0 4
	1613 140 217 1283 140 70 365 324 168 1799 1750 188 3916 251 2543 115 5518 250 1317 12828 622 64	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Moilford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 6           Newark         10 0 0           Northampt'nshire Productive         1 11 4           Northampton         12 0 0           " 1.L.P. Boot         5 0           Nottingham         20 0 0           Nuneaton         16 13 4           Oadby         2 1 8           Oakengates         8 6 8           Peterborough         5 0 0           Pinxton         5 3 8           Pitsford         0 10 8           Pleasley and Pleasley Hill         8 11 2           Prees         1 15 6           Ratby         1 5 6	NORTHERN SECT	£1310 £1310 ON. £ 20 29 6 13 4 4 20 13	s. 2 166 3 4 4 3 6 6 6 10 8 5 10 8 1 4 1 5 8 1 4 1 5 8 1 4 1 5 8 1 4 1 5 8 1 4 1 5 8 1 4 1 5 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	d. 4 4 8 0 8 6 10 0 1 10 5 0
	1613 140 217 1283 140 70 365 320 324 168 1799 1750 188 3916 250 1815 5518 250 1917 12828 622 64 1027 265 153 1035	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 0           Netherfield         8 6 8           Nowrthampton         12 0 0           Northampton         12 0 0           Northampton         10 0 0           Nottingham         20 0 0           Nottingham         20 0 0           Nuneaton         16 13 4           Oakengates         8 6 8           Peterborough         50 0 0           Pinxton         5 3 8           Pitsford         0 10 8           Pleasley and Pleasley Hill         8 11 2           Prees         1 15 6           Raunds Distributive         8 6 8	No. of   Northern   Sect	£13100N. ££13100N. ££13100N. ££13100N.	s. 2 166 3 4 6 8 8 10 8 8 1 1 5 8 8 3 0 0 0 0 0 0 0 0 0	d. 4 4 8 0 8 6 10 0 1 10 5 0 4 0 0 0 0
	1613 140 217 1283 140 70 365 320 324 168 1799 1750 188 3916 21 12543 115 5518 250 1317 12828 622 64 1027 265 153 1035	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 6           Netherfield         8 6 8           Newark         10 0 0           Northampt'nshire Productive         1 11 4           Northampton         12 0 0           , Printers         0 18 10           Numeaton         16 13 4           Oakbengates         8 6 8           Peterborough         50 0 0           Pinxton         5 3 8           Pitsford         0 10 8           Pleasley and Pleasley Hill         8 11 2           Prees         1 15 0           Raunds Distributive         8 6 8           Retford         8 8 8	NORTHERN SECTING   No. of	£1310 £1310 £000 £1310 £13	s. 13 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	d. 4 4 8 0 8 6 10 0 1 10 5 0 0 4 0 0 0 0 0
	1613 140 217 1283 140 70 965 920 924 168 1799 1750 21 12543 115 5518 250 1317 264 1027 265 1035 1125 24	Market Harborough         8         6         8           Markfield         1         8         4           Mayfield         1         16         2           Melton Mowbray         8         6         8           Midland Boot Manufacturers         1         3         6           Midland Sheet Metal         4         4         4         6         8           Workers (Birmingham)         0         10         4           Moulton         2         13         4           Mount Sorrel         2         14         0           Napton         1         8         6         8           Newark         10         0         0         0           Northampton         12         0         0         0           Northampton         12         0         0         0           Nottingham         20         0         0         0           Nuneaton         16         13         4           Oadby         2         1         8           Oakengates         8         6         8           Peterborough         5         0         0 <td>  NORTHERN SECTING   No. of    </td> <td>£1310 £1310 £000 £1310 £13</td> <td>s. 13 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3</td> <td>d. 4 4 8 0 8 6 10 0 1 10 5 0 4 4 0 0 0 0 0 4</td>	NORTHERN SECTING   No. of	£1310 £1310 £000 £1310 £13	s. 13 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	d. 4 4 8 0 8 6 10 0 1 10 5 0 4 4 0 0 0 0 0 4
	1613 140 217 1283 140 70 965 920 324 168 1799 112543 112543 1125 622 64 1027 265 1135 1125 265 1125 112	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 6           Netherfield         8 6 8           Newark         10 0 0           Northampt'nshire Productive         1 11 4           Northampton         12 0 0           "," Printers         0 18 10           Nuneaton         16 13 4           Oakengates         8 6 8           Peterborough         50 0 0           Pinxton         5 3 8           Pitsford         10 10 8           Pleasley and Pleasley Hill         8 11 2           Prees         1 15 6           Ratby         1 5 6           Ratunds Distributive         8 8 0           Retford         8 8 0           Retford         8 8 0           Retford         8 8 0           Retford         8 8 0 <td>  No. of   Northern   Section    </td> <td>£1310 £1310 0N. £ 20 20 20 20 20 20 20 20 20 20</td> <td>s. 2 16 3 4 4 5 8 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>d. 4 4 8 0 8 6 10 0 0 0 4 10</td>	No. of   Northern   Section	£1310 £1310 0N. £ 20 20 20 20 20 20 20 20 20 20	s. 2 16 3 4 4 5 8 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	d. 4 4 8 0 8 6 10 0 0 0 4 10
	1613 140 217 1283 140 40 140 140 140 140 140 140 140 140	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 6           Netherfield         8 6 8           Newark         10 0 0           Northampt'nshire Productive         1 11 4           Northampton         12 0 0           " 1.L.P. Boot         0 5 0           Nottingham         20 0 0           Nuneaton         16 13 4           Oadby         2 1 8           Oakengates         8 6 8           Peterborough         5 0 0 0           Pinxton         5 3 8           Pitsford         0 10 8           Pleasley and Pleasley Hill         8 1 2           Prees         1 15 0           Ratby         1 5 6           Rator         8 6 8           Retford         8 6 8           Retford         8 6 8	No. of   Northern   Section	£1310 £1310 0N. £ 20 20 20 20 20 20 20 20 20 20	s. 2 16 3 4 4 5 8 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	d. 4 4 8 0 8 6 10 0 0 0 4 10 0 0 0 0 0 0 0 0 0 0 0 0 0
	1613 140 217 1283 140 70 965 920 324 168 1799 112543 112543 1125 622 64 1027 265 1135 1125 265 1125 112	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 0           Netherfield         8 6 8           Newark         10 0 0           Northamptinshire Productive         1 11 4           Northamptin         2 0 0           Nottingham         20 0 0           Nottingham         20 0 0           Nuneaton         16 13 4           Oakby         2 1 8           Oakengates         8 6 8           Peterborough         50 0 0           Pinxton         5 3 8           Pitsford         0 10 8           Piress         1 15 0           Ratby         1 5 6           Raunds Distributive         8 6 8           Retford         8 8 8           Ringstead Unity         0 4 0           Ringstead Unity         0 4 0     <	No. of   Northern   Section	£1310 £1310 0N. £ 20 20 20 20 20 20 20 20 20 20	s. 2 16 3 4 4 5 8 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	d. 4 4 8 0 8 6 10 0 1 10 5 0 4 4 0 0 0 0 4 10 0 2
	1613 140 217 1283 140 40 70 365 320 364 168 3916 21 12543 1155 518 622 64 1027 265 1317 265 12828 622 264 1027 265 12818 1035 124 8155 124 8155 124 8155 126	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 6           Newark         10 0 0           Northampt'nshire Productive         1 11 4           Northampton         12 0 0           Nottingham         20 0 0           Nottingham         20 0 0           Nuneaton         16 13 4           Oadby         2 1 8           Oakengates         8 6 8           Peterborough         5 0 0 0           Pinxton         5 3 8           Pitsford         0 10 8           Pleasley and Pleasley Hill         8 11 2           Prees         1 15 6           Ratby         1 5 6           Ratby         1 5 6           Ratord         8 8 0           Retford         8 8 8           Retford         8 8 8	NORTHERN SECT	£1310 £1310 £1310 £ £20 20 20 20 20 20 20 20 20 20 20 20 20 2	s. 13	d. 4 4 8 0 8 6 6 10 0 0 0 0 4 10 0 0 2 8 6
	1613 140 217 1283 140 40 140 140 140 140 140 140 140 140	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 6           Netherfield         8 6 8           Newark         10 0 0           Northampt'nshire Productive         1 11 4           Northampt'n shire Productive         1 11 4           Northampton         12 0 0           Northampton         2 0 0 0           Nottingham         20 0 0           Nuneaton         16 13 4           Oakengates         8 6 8           Peterborough         5 0 0 0           Pinston         5 3 8           Pitisford         0 10 8           Pleasley and Pleasley Hill         8 11 2           Prees         1 15 6           Ratby         1 5 6           Ratby         1 5 6           Ratby         1 5 6           Retford	NORTHERN SECT	£1310 £1310 £1310 £ £20 20 20 20 20 20 20 20 20 20 20 20 20 2	s. 13	d. 4 4 8 8 6 6 10 0 1 10 5 5 0 4 4 10 0 0 2 8 6
	1613 140 217 1283 140 70 365 5 324 168 8916 6 22 112543 115 5518 250 6 4 1027 1285 866 22 26 5 153 1125 5 866 5 153 1125 5 886 5 180 5 57	Market Harborough         8 6 8           Markfield         1 8 4           Mayfield         1 16 2           Melton Mowbray         8 6 8           Midland Boot Manufacturers         1 3 4           Midland Sheet Metal         Workers (Birmingham)         0 10 4           Milford         3 0 10           Moulton         2 13 4           Mount Sorrel         2 14 0           Napton         1 8 6           Newark         10 0 0           Northampt'nshire Productive         1 11 4           Northampton         12 0 0           Nottingham         20 0 0           Nottingham         20 0 0           Nuneaton         16 13 4           Oadby         2 1 8           Oakengates         8 6 8           Peterborough         5 0 0 0           Pinxton         5 3 8           Pitsford         0 10 8           Pleasley and Pleasley Hill         8 11 2           Prees         1 15 6           Ratby         1 5 6           Ratby         1 5 6           Ratord         8 8 0           Retford         8 8 8           Retford         8 8 8	NORTHERN SECT	£1310 £1310 £1310 £ £20 20 20 20 20 20 20 20 20 20 20 20 20 2	s. 13	d. 4 4 8 8 6 6 10 0 1 10 5 5 0 4 4 10 0 0 2 8 6

1	Iorthern Section-continu	ıed.			r	Northern Section-continued.	
No. of Member	SOCIETIES	£	S.	d.	No. of Member		
6082	Cleator Moor	30	0	0	70	Pioneer Fishing—N. Shields 0 13 0	)
557	Clive Industrial (Blyth)	4	9	9	1247	Pittington 10 7 10	)
216	Coanwood	- 1	15	2	405	Radeliffe 3 6 8	
2236 43	Co-op. Laundries Association	10	6	0 10	8235 3511	Ryhope and Silksworth 10 8 4 Seaham Harbour 8 6 8	
2088	Cornforth and Coxhoe	18	4	8	204	Sea Houses & N. Sunderland 1 14 0	
562	Coxlodge and Fawdon	3	7	9	1929	Seaton Delaval 15 0 0	
386	Craghead and Holmside	3	2	3	816	Seghill	
4224 4767	Cramlington	10	19	8	2731 933	Sherburn Hill         14         4         6           Shiremoor         7         15         0	
427	Dalston	- 3	9	ŏ	1446	Skelton 8 6 8	
10189	Darlington	20	0	0	2 14	South Hetton Amicable 2 8 6	
2405	Derwent Flour Mill	2 14	0	0	2519	South Shields	
642	Durham Easington Lane	5	7	0	1576 1157	Stanhope and Weardale 13 2 8 Station Town 9 12 10	
1499	Easington Lane Egremont	10	ò	ŏ	12115	Stockton-on-Tees 30 0 0	
830	Esh	6	16	8	14715	Sunderland 40 0 0	
1273 630	Shore	12 5	14	2 10	651 546	Swalwell 5 8 6 Tantobie 4 11 0	
99	Felton		16	6	224	Tebay	
409	Fourstones and Newbrough	3	8	2	480	Thirsk 4 0 0	
266	Framwellgate Moor	2 34	4	4	1550	Throckley and District 10 0 0	
11399 90	Gilsland Convalescent Homes	34	0	0	148 1387	Togston Terrace & Broomhill 1 4 8 Tow Law	
90	Association	0	15	0	1866	Tudhoe Colliery 8 6 8	
192	Greenhead		12	0	2693	Tweedside 8 8 0	
291 631	Grosmont	5	5	8	1683 5260	Tyne Dock	
1190	Guide PostGuisborough	8 8	6	8	1348	Wallsend	
714	Haltwhistle		19	0	1513	West Pelton 8 6 8	3
313	Harrington	2	2	0	4314	West Stanley 35 19 0	
8150 2850	Hartlepools	21 8	0 10	0	3066 1220	West Wylam and Prudhoe. 10 0 Whitby 8 6 8	
33 +	Haydon Bridge		15	4	100	Whitfield 0 16 8	
500	Hebburn Colliery	4	3	4	326	Widdrington 2 13 0	
750 1731	Hedgeley	5	6	0	300	Wigton         2 10 0           Willington         8 6 8	
441	Hetton Downs		12	8	1770 1306	Willington	
87	Houghton		15	0	1240	Windy Nook 10 6 4	
376 4275	Jarrow and Hebburn	3 25	2	8	1962 2208	Workington Beehive 12 11 8 Industrial 10 10 0	
791	Keswick		11		2200	,, Industrial 10 10 0	_
356	Kirkby Stephen		19	4	302040	£1403 13 9	
442 1743	Lazonby District Leadgate	8	13 6	8			_
3354	Loftus (East Cleveland)		6	8	NO	RTH-WESTERN SECTION.	
497	Longtown	3	18	4	No. of		
359 466	Low Moorsley	9	19 17	10 8	Member 9114	Accrington and Church 37 16 0	
335	Marsden Industrial		15	5	650	Accrington Provident 5 8 4	
350	Marsden Industrial Marske-by-the-Sea	2	17	9	320	Addingham 2 13 4	
3914 15964	Maryport	25	0	0	685 344	Adlington 5 14 2 Ainsworth Industrial 2 17 4	
1373	Maryport Middlesbrough. Middleton-in-Teesdale	11	8	10	221	New Road 1 16 10	
1542	Murton Colliery	12	16	7	448	Airedale Worsted Manufac 3 13 4	Į
445	Naworth Collieries	-7	5	8	360	Allerton	
91 1502	Nenthead Newbiggin-by-the-Sea	9	15 7	0	360 5555	Ambleside	
1794	Newbottle	10	ó	ŏ	3330	Bacup 12 10 0	)
985	New Brancepeth	8	4	2	553	Bakewell 4 8 2	
22512 120	Newcastle-on-Tyne	40 1	0	0	690 450	Bamber Bridge 8 13 8 Bamfurlong 3 15 0	
617	,, St. Anthony's	5	2	10	320	Bangor 2 18 4	
730	New Delaval	6	1	8	110	Barkisland 0 17 6	
703	Northallerton and District NorthernSectionEducational	2	18	7	1326 30243	Barnoldswick	
	Committees' Association.	0	6	6	480	Barrowford Industrial 3 16 10	
2758	North Shields	16		4	9882	Barrow-in-Furness 26 0 0	
530	Pegswood	3	8	4	5330 320	Battyeford Self-Help 20 0 0 Battyeford Self-Help 2 14 2	
402 1088	Pelton Fell	9	1	0	144	Beeston 1 4 0	
350	Pickering and District		18	4	238	Bentham 1 19 8	
000	I legeting and District	~	10	- 1	200	Denondra	

	th-Western Section-continued		Nort	h-Western Section-con	tin	ued	
No. of Member	SOCIETIES. £ s.	d.	No. of Member	SOCIETIES.	£	8	đ.
8628	Beswick 13 10	0	81	Delph Woollen Manufac	0	18	6
582	Beverley and District 4 15	5	740	Denaby Main	8	16	8
530	Billington and Whalley 4 8	4	545	Denholme Denton and Haughton		10	5
3114 6423	Bingley         20         0           Birkenhead         12         12           Birkenshaw         10         0	0	1394 11641	Denton and Haughton	40	6	8
2859	Birkenshaw 10 0	0	11031	Dewshury Pioneers	0	5	0
1923	Birstall 10 0	0	266	Diggle	2	4	4
3905	Blackburn Industrial 10 0 ,, Daisyfield 10 0	0	265	Disley	2	4	2
4099 3016	,, Daisyfield 10 0 Grimshaw Park 8 6	8	178 11445	Dogley Bar Doneaster	1 25	9	8
5422	Blackley 12 12	ô	370	Dove Holes	3	0	0
7662	Blackpool 20 16	8	343	Driffield	2	17	2
185	Union Printers 1 9	0	953	Drighlington		18	8
170 96605	Blackrod 1 8 Bolton 80 0	0	6597 792		27 6	9	8
57	Bolton	ő	874	Eagley	7	4	7
78	Bradford Cabinet Makers 0 13	0	2695	Earlestown		ō	ò
20269		10	224	Eccles Manufacturing		17	4
1273 6938	Brighouse	8	1 <b>5</b> 942 520	,, Provident	66	19	2
24558	Brightside and Carbrook 55 0	0	328	Eccleshill Eckington	-	14	8
181	Brooksbottoms 1 9	2	305	Edenfield		10	8
347	Brymbo 2 18	0	487	Edgworth	4	1	2
465	Bryn Gates	6	103	Eifl Workmen's Ellesmere Port	0	16	6
450 13494	Burnley	6	867 400	Emley	3	6	8
318	,, Self-Help 2 13	Ö	670	Employes' Prov. (Port S'light)		11	8
3652	Burslem	0	106	Escrick and District		17	8
13004	Bury	0	175	Ewloe Place	1	8	0
831 1470	Buttershaw	8	9564 6956	Failsworth	35 20	10	0
111	Calderdale Clog Sundries 0 18	6	142	Ffynnon Groyw	1	3	4
216	Carleton 1 16	0	140	Firgrove	1	3	4
1712	Carnforth 10 0 Castleford Industrial 21 0	0	2821 400	Fleetwood	12	10	8
2917 448	Castleford Industrial 21 0 Cefn and District 3 14	3	772	Flint and Oakenholt	6	8	8
4002	Chester 8 8	0	300	Gargrave	2	10	0
2941	Chesterfield 10 0	0	976	Garston and District	8	3	0
530	Chirk Green	0	2980	Glossop Dale	10	9	0
2908 505	Chorley 10 0 Churwell 4 2	2	896 978	Golcar	8	1	5
678	Clayton 5 10	0	2412	Goole		8	4
2096	Clayton-le-Moors 17 9	4	178	Grange Moor Friendly	1	8	8
4667 463	Cleckheaton         20         0           Clifton         3         17	0	341 3158	Grasscroft	2 8	16	10
1198	Clitheroe	8	5222	Great Harwood	20	ő	0
960	Clitheroe	0	116	Great Rocks	0	19	4
1142	Clown 9 10	0	702	Greenfield	5	17	0
5040 56	Colne and District 21 0 Vale Corn Millers 1 1	0	486 100	Greengates & Apper ey Bdg. Gregson's Lane	0	16	8
6	,, Valley Co-op. Baking. 0 5	Ö	1159	Guiseley	9	13	1
400	Colwyn Bay 3 6	8	1571	Hadfield	8	6	8
2877	Compstall 8 6	8	983	Halifax Flour		0	8
3100 230	Conston	0	10736 1144	,, Industrial	9	14 10	8
406	Cononley 3 7	8	3672	Harrogate	25	0	ő
731	Co-op. Printing Society, Man-		750	Hasland	6	5	0
	chester	0 2	2781 453	Haslingden Industrial Haughton Green	12	10 15	6
485	Sundries Manufac 4 0	10	357	Hawarden		19	6
277	Cowling 2 5	8	302	Hawkshead	2	10	0
245	Cragg Vale 2 0	4	916	Haworth		12	8
720 10422	Crawshawbooth 6 0 Crewe Friendly 42 0	0	506 1201	Hazel Grove	8	6	8
386	Crigglestone 3 4	8	285	Heapey Busy Bee	2	7	6
2345	Crompton 11 0	0	850	Hebden Bridge Fustian Mfg.	10	0	0
979	Crosland Moor 8 3	2	2817	" " Industrial	11	14	9
458 2319	Crossbills	0	7432	Heckmondwike	30	0	0
7500	Darwen Industrial 31 5	ő		and Cleaning	0	5	0
37	Deiniolen 0 6	2	394	Helmshore	3	5	8
768	Delph 6 8	0	446	Heptonstall	3	14	4

	h-Western Section-con	itin				th-Western Section-continued.
No. of Member	societies.	£	S.	d.	No. of Member	
637	Hepworth	5	6	2	300	Market Weighton 2 10 0
4611	Heywood		7	6	971	Marsden Equitable 8 1 10
156	Higham	ì	6	0	8735	Masbro' Equit. Pioneers 36 13 4
1319	Higham	10		10	804	Masbro' Equit. Pioneers         36 13 4           Matlock Bank         2 12 0
186	Higher Walton	- 1	11	0	1140	Meltham Industrial 8 6 8
2682	Hillhouse Perseverance	8	8	0	185	, ,, Mills Provident 1 10 10
639	Hill Top (Paddock)		6	4	730	Middlestown 6 1 8
1790	Hindley	14		4	3501	Middleton and Tonge 11 13 4
693 794	Hindsford	5 6	15	6	483	Midgley 4 0 6
263	Hollingworth	2	12 3	7	1793 305	Millom 10 10 0 Milnrow 2 10 0
200	Holmfirth Boot and Shoe	0	10	ó	1622	Milnrow
775	Holyhead	6	9	2	1630	Mirfield Industrial 8 6 8
1174	Honley	8	6	8	269	Mold Junction 2 2 10
1600 ·	Horbury	8	6	8	6764	Morley 20 0 0
2747	Horwich	8	6	8	3274	Mossley 15 0 0 Mytholmroyd 5 6 0
14924	Huddersfield		0	0	686	Mytholmroyd 5 6 0
15347	Hull		0	0	116	Nantwich Boot and Shoe 1 1 0
42	,, Brushmakers	0	7	0	8017	Nelson
761	Hurst Brook		5	0	250 448	New Hev. 3 14 0
3144	Hyde Equitable	12	12	U	2459	
9	,, and District Laundries Association	0	5	0	497	New Mills       8       6       8         New Moston       4       2       10
214	Illingworth	i	15	ő	13	North-East Lancashire Co-op.
312	Ingleton		12	ŏ	10	Laundries Association 0 5 0
256	Junction (Delph)	2	2	8	180	North-Western Co-operative
10583	Keighley	40	0	0		Convalescent Homes Assoc. 1 10 0
9	" and Dist. Laundries	0	5	0	_	North-Western Educational
2504	Kendal	10	0	0		Committees' Association 1 1 0
609	Killamarsh	4	18	0	12759	Oldham Equitable 53 3 3
678	Kilnhurst	5	13	0	17557	,, Industrial 73 3 1
738 300	Kippax	2	10	0	3138 1596	Ossett 8 6 8 Oswaldtwistle 8 6 8
424	Kirkburton	3		8	916	Oswestry 7 12 8
10920	Kirkby-in-Furness Lancaster and Skerton			0	440	Oughtibridge 3 13 4
80	Lane Bottom		18	4	201	Oughtibridge         3 13 4           Oxenhope         1 13 6
473	Lane Dyehouse		18	10	211	Oxcroft 1 16 8
270	Langdale	2	4	0	2515	Padiham 8 6 8
47435	Leeds Industrial	120	0	0	891	Parkgate and Berry Brow 7 6 0
2683	Leek and Moorlands	- 8	6	8	1329	Park Lane Friendly 7 10 0
120	,, Silk Twist		0	0	154	Pecket Well 1 5 8
991	Lees	8	5	2	27933	
520	" and Cross Roads	1	6 2	8 6	100 180	
146 11430	Leeswood				504	Pocklington
140	Leigh Friendly Lepton Field	1	3		20304	Preston
200	Leven Valley				3604	Prestwich 15 0 0
1513	Leyland and Farington	9	0	Ô	2073	
844	Linthwaite	. 6	19	0	1158	Queensferry and District 10 7 10
2204	Littleborough	. 8	6	8	4573	
876	Little Hulton	. 7	6		2512	
660	Little Lever	. 5	10		500	
7317	Liverpool (City of)	. 17	0	0	1496	
747	Liversedge	. 6	8	8	1066 196	21110000
441 193	Livesey	. 3		8	600	
221	Llandudno Junction	1	15		763	
120	Llanrug			-	613	Ripponden 5 2 2
1309	Longridge				1258	Rishton 8 8 0
742	Longwood	. 1	10		18282	Rochdale Equitable Pioneers 76 3 6
341	Longridge Longwood Love Clough	. 2	16		195	Roe Green-Worsley 1 12 6
271	Lower Darwen	. 2			2064	
218	Lower Holker	. 0			8461	Runcorn and Widnes 30 0 0 St. Helens 20 0 0
212	Low Moor—Nelson Street	. 1	14	8	12290	Det 11010110
1107	Low Wortley	. 8	10		200 331	St. Martin's 0 16 8 Sabden 2 15 0
485	Luddenden and District		19 16		65	Salterforth 0 10 10
556 124	Luddendenfoot				255	
5394	Lumb	16			1170	Dearbegont xxiii
286	Silk Manufac.	. 10	7		8	Scar Wood Coal 0 5 0
16250	Manchester and Salford				122	Sedburgh 1 0 0
150	,, Tenants	. 1	5	0	629	Selby 5 5 8
	"					
			-			

Nor	th-Western Section-co	ntinue	d.	Nor	th-Western Section-continued.
No. of Member		£ s.	d.	No. o Membe	f comming e a
430	Settle	2 11	2	268	Winewall 2 0 0
266	Shawforth	2 4	4	3187	Winnington and Northwich 10 0 0
13723	Sheepridge	2 15		2843	Winsford 10 0 0
580	Sheffield and Ecclesall	0 70	0	490 474	Withnell
82	Federated Cutlers	0 13	4	558	Wooldale
459	Shepley	3 14	1	638	Woolfold 5 6 0
288 889	Siddal	2 8	0	2931 1814	Worksop
2679	Silverdale	15 17	3	11000	Wrexham
-	Skelldale Dairy Skelmanthorpe Skelmersdale	0 7	2	548	Youlgreave 4 18 8
420 1211	Skelmanthorpe	3 9	2	085410	00000 0 ()
1813	Skipton	8 15	0	975418	£3939 2 8
2646	Slaithwaite		8		DONATIONS.
. 186	Smithy Bridge	1 11	0		Co-op. Insurance Society 25 0 0
545 1550	South Crosland & Netherton Southport	4 10 8 17	6		., Newspaper 15 0 0
1783	Sowerby Bridge Flour	10 0	Ö		" Wholesale "250 0 0
3733	, Industrial	15 0	0		£4229 2 8
548 800	Stacksteads	4 7	0		24223 2 0
4020	Stalvbridge	10 0	0		
105	Stalybridge Stanbury Staveley Town	0 17	4		SCOTTISH SECTION.
1091 421	Staveley Town	9 2	6	No. of	
8083	Stockport	3 10	0	Membe: 18923	Aberdeen Northern 68 11 0
411	., Great Moor	3 6	5	110	Aberfoyle 0 18 3
2272	Stocksbridge	10 0	0	4146	Alloa 12 0 0
239	Stoke-on-TrentStyal	$\begin{array}{ccc} 2 & 1 \\ 4 & 1 \end{array}$	8	1012 494	Alva Bazaar
183	Summerseat & Brooksbot'ms		6	90	Anstruther 0 13 4
2100	Swarthmoor and Ulverston	10 0	0	1431	Arbroath Equitable 8 6 8
427 737	Swinton-Chorley Road, Moorside	$\begin{array}{cc} 3 & 11 \\ 6 & 2 \end{array}$	2	1746	High Street 10 0 0
740	Tadcaster	5 19	10	1009 391	Armadale
382	Thomson, wm., and Sons	3 3	8	710	Auchinleck 5 18 4
550	Thornton	4 12	0	442	Auchtermuchty 3 13 8
720 4050	Todmorden—Bridge End	6 0	8	1503 2156	Avonbank 12 10 6 Bainsford and Grahamston 8 6 8
80	Tong Park, Baildon Tottington Equitable	1 6	8	112	Balfron 0 18 8
302	Tottington Equitable	2 10	2	1746	Bannockburn 8 6 8
5723 345	Toxteth	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	6	8051	Banton 0 10 0 Barrhead 15 0 0
87	Turn	0 14	6	2952	Barrhead
1476	Tyldesley	8 6	8	718	Beith 5 19 8
1210 403	Uppermill	$\frac{10}{3}  \frac{1}{7}$	8	1651 1835	Bellshill and Mossend 10 0 0 Blantvre 11 2 6
198	Uppertown Wainstalls. Wakefield Industrial	1 13	ő	1799	Blantyre 11 2 6 Bo'ness 8 6 8
5902	Wakefield Industrial	15 0	0	1031	Bonnybridge 8 6 8
2444 a 300	Walkden	10 0 2 10	0	512 2017	Bonnyrigg
678	Walmer Bridge	5 12	2	250	Brechin Equitable         8         6         8           Bridge of Weir         2         1         8
240	wardle	2 0	0	1139	Broxburn 10 1 6
10686 196	Warrington	11 5	8	1701	Buckhaven 10 0 0
750	Water Waterfoot	4 15	0	1420 600	Burnbank
821	Waterloo	6 16	10	250	Busby 2 1 8
1099 1181	Westhoughton Friendly	8 6	8	414	Cadder 3 9 0
1101	, United West Yorks. Coal Federation	8 6 0 5	8	1504 1458	Cambuslang         8         8         0           Camelon         8         6         8
538	Wetherby	4 10	ĭ	412	Campbeltown 0 17 2
1690	Whaley Bridge	8 6	8	973	Carluke 8 0 0
150 117	Wheatley Lane	1 5 0 19	6	730 414	Carriek
652	Whiston	5 8	8	333	Carstairs Junction 2 14 0
342	Whiston	2 16	8	500	Cathcart 4 3 4
820 424	Whitworth	6 16 3 10	8	640 709	Catrine
7084	Wibsey Slackside	21 0	0	332	Chapelhall         5 18 2           Clackmannan         2 15 4
340	Wilsden	2 16	8	480	Cleland 5 0 0
6400	Windhill	82 0	0	5178	Clydebank 10 0 0
			-		

Scottish Section-continued.					9	Scottish Section-continued.	
No. of				3	No of		-
Member	s. SOCIETIES.	£	s.	d.	Member	SOCIETIES. £ s	d.
1018	Coalburn	8	9	8	328		8
250	Coaltown of Wemyss	2	ĭ	8	1850		
6201							
	Coatbridge	10	0	0	234	Kettle 1 19	
240	Co-op. Convalescent Homes		0	0	538	" Baking 4 9	, ,
1525	Cowdenbeath	8	8	0	505	Kilbarchan 4 4	8
7735	Cowlairs		0	0	1539	Kilbirnie 8 6	8
95	Creetown	0	15	10	7619	Kilmarnock Equitable 20 (	0 (
209	Crieff	1	14	10	1041	Kilsyth 8 6	8
840	Crofthead	7	0	0	791	Kilwinning 6 11	
713	Crosshouse	4	12	4	226	Kilwinning         6 11           Kingseat         1 17	
283	Cumbernauld	2	7	2	1650	Kirkintilloch 8 6	
328	Cupar and District			8	1315	Lanark Provident 10 19	
370	Dalmellington	3	1	8	532	Tanah da	
663	Dalmenington	2	i	8	623	Langholm 4	
	Dalmuir					Larbert 5 5	
406	Dalry	3	7	8	1280	Larkhall 10 12	
7018	Dalziel	20		0	220	Lassodie	
921	Darvel	7		6	48	Leavenseat 0 8	3 0
1005	Denny and Dunipace	8	6	8	6164	Leith Provident 12 10	0 (
208	Denny and Dunipace Douglas Provident	1	13	4	893	Lennoxtown 3	5 2
230	,, Water	1	18	4	1050	Leslie and District 8 18	5 0
652	Dreghorn	5	8	8	1684	Leven Reform 10 (	
3080	Dumbarton	8	6	8	267	Linwood 2 4	1 6
2040	Dumfries and Maxwelltown.			5	2915	Lochgelly 19 16	2 0
376	Dunblane	3	2	8	241	Lochgelly.       13 15         Lochwinnoch       2 0         Longcroft       6 0         Markinch       12 1	2 0
1854	Dundee (City of)	15		4	760	Longaroft C	8
2400	,, and Dist. Coal	19	10	4	1501	Manlyingh 10.1	0 0
7713	Danie maline	00	10	0		Markingh 12 It	7 10
	Dunfermline	20	-		591	Mauchline 4 17	
286	Duntocher and Hardgate	2	7	4	163	Menstrie 1	
1420	Dykehead and Shotts Dysart	11	16	8	783	Methil 6 15	
1148	Dysart	9	11	4	495	Milngavie 4 2	2 6
260	Earlston	2	1	8	111	Moffat Mills 0 18	3 6
190	East Kilbride	1	10	0	661	Muirkirk 5 10	0 2
517	East Wemyss	4	6	2	3677	Musselburgh and Fisherrow. 8	
300	Edinburgh-People's Bank	2	15	0	374	Newarthill 4 15	
158		ĩ	6	4	203	Newburgh and District 1 10	
40284	st. Cuthbert's		ŏ	ō	493	New Cumnock 4	
154	Fergushill		5	8	994	Newmains & Cambusnethan. 8	
2303	Calabbiala	10	0	0			
	Galashiels		3	4	1098		
1125	Galston		0	- 4	348	Newton 2 18	
58	Gavieside	0	9	8	200	Newton Mearns 1 18	
600	Gilbertfield			10	675	Newtonshaw 5 12	
2169	Glasgow-Drapy.& Furnishg.			6	275	Overtown 2 5	
8219	,, Eastern	15	0	0	1582	Paisley Equitable 12 19	9 8
16928	" Kinning Park	25	0	0	3555	Manufacturing 20 (	0 (
2070	,, Progress	10	10	0	7944	Provident 25 (	0 0
14600	,, St. George	10	0	0	379	,, Underwood Coal 3	3 2
3753	Ch Dallan		ŏ	ñ	3288	Pathhead and Sinclairtown., 20 (	
179	,, United Baking	25	ő	ő	873	Peebles 7	
126	Glenbuck	1	1	ñ	1908	Penicuik 16 19	
195	Clengowan	1	12	6	6553	Perth—City of 20 (	
68	Gleggin Provident		11	4	2462	Perth-City of 20 C	
	Glespin Provident			-		Pollokshaws 8	
1197	Gorebridge	8	6	8	1267		
2738	Grahamston and Bainsford	8	6	8	1153		
1446	Grangemouth	10	0	0	1350	Provident 10	
4425	Greenock-Central	20	16	8	950	Portobello 7 18	
600	East End	5	0	0	710	Prestonpans 5 13	
543	Guard Bridge	4	10	6	1195	Renfrew Equitable 9 19	
1172	Haddington	8	6	8	307	St. Andrew's 2 11	
210	Haddington		16	4	61	Scottish Co-op. Laundry 0 10	
8	Hamilton-Raking	î	0	Ô		,, ,, Veterans'	
2274		8	6	8		Association 0 10	0 0
447	,, Centrai		12	8	_	", "Co-operator" 0 10	
4159	Hawiok		4	6	1157	Selkirk 9 11	
	Hawick	11			4828	Shettleston 8	6 8
131	Howwood	1	1	10			
245	Hurlet and Nitshill	2	0	8	222		
849	Hurlford	- 7	.1	6	1000	Slamannan 8	
452	Innerleithen		15	0	862		5 0
266	Inverness	2	4	4	1034		2 10
671	Irvine and Fullarton	5	11	10	966	Stevenston 8	1 0
397	Inverness	3	4	8	3625		6 8
1459	Johnstone	12	ō	Ö	419	Stonefield 3	7 10
734	Juniper Green		3	ŏ	436	Strathaven 3 1	
107	o ampor orden	,	-		250		

-					-		
9	Scottish Section -continued.		9	outhern Section-continue	ed.		
No. of		s. d.	No. of				2
Member	rs.		Member				d
517	Thornliebank 4	6 2	2020	Croydon		6	8
1300	Tillicoultry 8	6 8	1624	Dartford		6	8
1200 598	Toll Cross 10	0 0	680 856	Devizes	5 1 2 1	9	4
2436	Townhill	6 8	150	Diss	- A	5	0
840			279	Earls Colne	-	8	ŏ
1685	Troon	10 0	973	Eastleigh	8	2	Ö
3925	Vale of Leven	0 0	625	Elv	2	9	9
308	Walkerburn 2	11 4	4778			0	0
465		16 5	554	Epping		2	4
1433	West Benhar 8	6 8	531	Epsom		8	6
5049	West Calder	0 0 2 10	300	Fakenham	$\frac{2}{2}$ 1	0	0
257 2545	West Wemyss		317 1403	Farnham		6	8
2010	WISHAW 12	10 11	2741	Faversham		ň	0
859584	£1587	8 2	220	Garden City Co-operators		16	8
	DONATIONS.		137	,, Press			10
0	Scottish C. Wholesale Society.100	0 0	1116	Godalming	8	6	8
		10 0	808	Gomshall		11	4
	Central District Association 0		1870	Gravesend, Borough of		6	8
		10 0	5428			0	0
F	East of Scotland District Assoc. 0	10 0	1475 8 <b>7</b> 8	Great Yarmouth		6	8
			1712	Guildford		0	Ö
	£1639	3 2	1585		iĭ 1		2
	-		360	Hampton and New Hampton		0	0
	SOUTHERN SECTION.		1567	Harwich and Dovercourt	12	0	0
	•		467	Haslemere and District	3 1		10
No. of	SOCIETIES, £	s. d.	380	Hastings and St. Leonards		8	4
Member 17	rs -	2 10	1544 718	Haverhill	9 1		0
950	Addington 0 Addlestone and District 7	18 4	184	Haywards Heath	11	10	8
760	Aldershot	3 9	534	High Wycombe	3 1		4
186	Alton and District 1	11 0	298	High Wycombe		0	5
75	Ameshury	12 6	120	Hoddesdon	1	0	0
1221		16 2	9067	Ipswich	40	0	0
466	Arlesey 8	17 4	424	Leatherhead		8	0
566 1666	Ashford 8	14 4 12 6	825 1522	Leiston	6 1 12 1		6 10
900	Aylesbury 7	10 0	3684	Lewes London — Agricultural and	14 1	1	10
3842	Banbury 21	0 0		Horticultural Association	8	6	8
750	Basingstoke 6	5 0		London - Agricultural Orga-			
1405	Beccles 8	8 0		nisation Society	1 1		0
798 649	Bedford Progressive 6 Berkhamstead 5	13 0	798	Anchor	6 1 0 1		6
400	Biggleswade 3	6 8	78	Rookhinders		18	2
439	Bishop's Stortford 3	13 0	338	Bookbinders Canteen and Mess	5	5	0
626	Bletchley & Fenny Stratford. 6	10 0	79540	,, Civil Service Supply		4	4
660	Bradford-on-Avon 5	10 0	84	C. Bass Dressers	0 1		0
1390	Braintree and West Essex 8	7 0		C.BrotherhoodTrst.	1	9	2
256 944	Brandon 4 Brentwood 7	5 4		,, C.BrotherhoodTrst. Extension	0	7	4
3223	Brentwood	8 7	86	C Clothiore	0 1		4
4987	Bromley and Crays 24	4 0		C. Permnt. Buildg.		6	8
318	Burwell 2	13 0	80	C. Typewriters		5	0
1071	Bury St. Edmunds 8	6 8		Co-partnership Ten.		8	4
5721	Cambridge 15	0 0	10463	" Edmonton	20	0	0
2539	Chatham and District 12	0 0	720	,, Hendon Industrial		0	0
330 2704	Chatteris	14 8 8 0	328	Kilburn	2 1	4	8
819	Chesham	16 6		lishing Co	0	5	0
54	Boot and Shoe 0	9 0	120	Perseverance		0	0
1325	Chippenham 10	12 8	87	Pioneer Co-op. Boot	0 1	4	6
1895	Chipping Norton 10	0 0	-	Tenant Co-operators	2 1		8
394	Clacton 3	5 0	4672	, West London	8	б	8
347 154		15 4 5 8	-	Working Men's Club aud Institute Union	11.1	A	6
7762	Cobham		2108	Lowestoft	9 1		0
1467	Cowes 8	6 8	2720	Luton	8		8
320	Crawley and Ifield 2	18 4	746	Maidenhead	6	0	0
363	Cromer 3	0 6	451	Maidstone	5 1		9
217	Croxley 1	1 0	1092	Maldon and Heybridge	9 !	2	0

No. of   SOCIETIES   \$ s. d.   Members   1794   Medway Barge Bullders   1 10 0   280   Molton Constable   2 4 0   100   Middleton Stoney   0 16 10   100   Middleton Stoney   0 16 10   100   1473   Newhaven   8 6 8   1473   Newhaven   8 6 8   1473   Newhaven   8 6 8   1474   1475	s	outhern Section-continu	ed.			outhern Section-continu	ed.	
179   Medway Barge Builders   110   0   280   Melton Constable   2   4   2   2   2   2   2   2   371   Mere and District   3   1   1   0   2   Meldicton Stoney   0   16   16   16   2   2   2   2   2   2   2   2   2	No. of	societies.	£ s.	đ.			£ s. d.	
371   More and District   3   1   10			1 10	0			14 3 8	
371   More and District   3   1   10	280	Melton Constable	2 4			Woolwich-Royal Arsenal	70 0 0	
Newhavener   12   10   10   10   10   10   10   10		Mere and District	3 1 1	10	_	Woolwich—IndustrialBldg	1 4 10	
Newhavener   12   10   10   10   10   10   10   10		Middleton Stoney	0 16 1			Wymondham		
942   Newmarket		New Brompton	12 10		550	Yiewsley and West Drayton.	4 11 8	
S178   New Swindon Industrial		Newmarket	7 17		971185	£14	118 11 1	
Segregate   Segr		Newport Pagnell			011100	21.	110 11 1	
Say		New Swindon Industrial				DONATION.		
Col.   C. Builders							0 0 0	
1375   Penge and Beckenham   9 0 0		C Buildore			ŀ	Callway Clearing House	3 3 0	
1975   Penge and Beckenham   9   0   0   252   0   10   10   10   10   10   10   10		Parkstone and Bournemouth				£i	421 14 1	
252   Petersfield		Penge and Beckenham	9 0	ŏ				=
216   Potton	252	Petersfield	2 2		SO	UTH-WESTERN SECT	ION.	
504         Rainham         4         4         0         Members.         SOURINGS         2         3.6           509         Ramsgate         4         410         336         Barnstaple         2         216         0           9710         Reading         30         0         345         Biddeford         217         6           104         Ringwood         0         16         1         1540         Biddeford         10         4         166         Riswood         16         1         1540         Brisdol         3516         8         16         8         16         8         16         8         16         8         16         8         16         8         8         -         -         Beehive Thrift         1         12         7         8         16         8         8         -         -         Beehive Thrift         1         12         12         8         16         8         8         -         -         Beehive Thrift         1         12         12         12         7         8         6         8         -         -         9         10         10         0         0         10		Portsea Island	21 0					
509         Ramsgate         4         4         10         336         Barntstaple         2 16         0           68         Ravenstone         0         10         0         1029         Bath         8 11         6           1727         Reigate         8         6         8         559         Bovey Tracey         4 12         7           104         Ringwood         0         16         1         1540         Bridgwater         10         4         0           4166         River and District         21         1         1         1540         Brishon         35         16         8           3067         Rochester         8         6         8		Rainham					£ s. d.	
68         Ravenstone         0         0         0         345         Bideford         2 17         6           1727         Reigate         8         6         8         559         Bovey Tracey         4         12         7         6           104         Ringwood         0         16         1         1540         Bridgwater         10         4         0         4         0         16         8         6         8         559         Bovey Tracey         4         12         7         10         Ringwood         10         4         0         4         10         4         0         16         8         6         8         -         Rechive Thrift         1         12         0         0         355         8         1         0         6         8         452         8         1.0         1         2         9         0         715         Buckfastleigh         5         19         2         16         8         45         Calstock         0         7         6         10         10         8         9         Culton         0         10         8         10         10         10         10		Ramsgate					2 16 0	
1727   Reigate		Ravenstone	0 10	~	1029	Bath		
104 Ringwood		Reading	30 0			Bideford		
3057 Rochester		Reigate				Bovey Tracey		
3067   Rochester		River and District				Bristol	35 16 8	
178   Romsey		Rochester	8 6		_	Beehive Thrift	1 12 0	
325   St. Neots.   2   14   2   275   Bruton   2   5   10		Romsey	1 6					
294   Saffron Walden		St. Albans	3 15			Brixham		
1169   Salusbury		St. Neots				Bruton		
1046   Sawston						Calstock		
850         Sevenceks         1         0         408         Coleford         3         8         0           69         Sharnbrook         0         11         0         159         Cornwood         1         11         6           2586         Sherness         17         0         200         Cullompton         1         12         8           2184         "         Economical         17 19 10         130         Darite         1         1         8           300         Slisoe         2         10         0         440         Delabole         3         18         4           300         Slitingbourne         25 11         4         102         East Harptree         0         16         8           1642         Slough and District         10         0         3265         Exeter         9         0         0         4667         Southampton         22         0         760         Exmouth         6         6         8         306         Southand         1         1         0         742         Frome         6         3         8         1         20         20         1         6         6		Sawston	8 6			Chard		
449         Sharnbrook         0 11 0         189         Cornwood         1 11 6           2586         Sheerness         17 0 0         200         Cullompton         1 12 8           2184         Economical         17 19 10         130         Darite         1 1 8           480         Sheringham         4 0 0         480         Dartmouth         3 0 0           300         Silsoe         2 10 0         470         Delabole         3 18 4           968         Sittingbourne         25 11 4 102         East Harptree         0 16 8           1542         Slough and District         10 0 0 3265         Exeter         9 0 0           4667         Sonthampton         22 0 0 760         Exmouth         6 6 8           306         Southend         1 1 0 742         Frome         6 3           260         Steeple Aston         2 2 2 190         Hifracombe         0 15 0           659         Stony Stratford         5 9 6         116 Kingswear         0 18 11           766         Stowmarket         6 7 8         130 Lee Moor         1 1 8           22423         Stratford         40 0 0         876 Liskeard St Cleer         7 6 0           2292		Sevenoaks	1 0			Coleford	3 8 0	
2886   Sheerness   17 0 0   200   Cullompton   1 12 8   2184   Economical   17 19 10   130   Darite   1 1 1 8   3480   Sheringham   4 0 0   480   Dartmouth   3 0 0   300   Silsoe   2 10 0   470   Delabole   3 18 4   3068   Slitingbourne   25 11 4   102   East Harptree   0 16 8   1542   Slough and District   10 0 0   3265   Exeter   9 0 0 0   4867   Southampton   22 0 0   760   Exmouth   6 6 8   306   Southend   1 1 0   742   Frome   6 3 8   306   Southend   1 1 0   0   210   Honiton   1 13 4   260   Steeple Aston   2 2 2   190   Iffracombe   0 15 0   659   Stony Stratford   5 9 6   116   Kingswear   0 18 11   766   Stowmarket   6 7 8   139   Lee Moor   1 1 8   22423   Stratford   40 0 0   876   Liskeard St Cleer   7 6 0   222   Surbiton and Long Ditton   1 13 4   250   Menheniot   2 0 0   220   Surbiton and Long Ditton   1 13 4   250   Menheniot   2 0 0   223   Sutton   8 6 8   8 250   Minehead   2 1   8   331   Swaffham   3 5 2   1600   Newton Abbot   8 6 8   333   Thetford   8 6 8   80   North Tawton   0 18 4   341   Tiptree   7 16 10   212   Oakhill   1 15 4   100   Toddington   0 16 8   180   Okehampton   1 10   0   330   Tombridge   2 15 0   140   Ottery St. Mary   1 8   34   341   Timpledge Wells   7 11 10   375   Penzance and District   3 2 6   445   Purinters   1 14 0   3285   Watford   10 0 0   500   Plympton   4 3 4   4   4   4   4   4   4   4   4		Shanklin Lake & Branstone				Colyton		
Second   17   19   10   130   Darite   1   1   1   1   1   1   1   1   1							1 11 0	
Sheringham		Economical	17 19			Darite		
300         Silsoe         2 10 0         470 Delabole         3 18 4           3068         Sittingbourne         25 11 4         102 East Harptree         0 16 8           1542         Slough and District         10 0 0         3205 Exeter         9 0 0           4867         Southampton         22 0 0         760 Exmouth         6 6 8           306         Southend         1 1 0         742 Frome         6 3 8           1260         Staines and Egham         10 10 0         210 Honiton         1 13 4           260         Steeple Aston         2 2 2 190 Hiftacombe         0 15 0           659         Stony Stratford         5 9 6 116 Kingswear         0 18 11           766         Stowmarket         6 7 8 130 Lee Moor         1 1 8           22423         Stratford         40 0 0 876 Liskeard St Cleer         7 6 0           222         Surbiton and Long Ditton         1 13 4 250 Menheniot         2 0 0           1293         Sutton         8 6 8         250 Minehead         2 1 18           391         Swaffham         3 5 2 1600 Newton Abbot         8 6 8           1233         Thetford         8 6 8         80 North Tawton         0 13 4           391         Tiptree			4 0			Dartmouth		
1842   Slough and District   10 0 0   3265   Exeter   9 0 0 0		Silsoe	2 10			Delabole		
1260 Staines and Egham   10 10 0   210 Honiton   1 13 4		Sittingbourne	25 11			East Harptree		
1260 Staines and Egham   10 10 0   210 Honiton   1 13 4		Southampton	22 0			Exmouth		
1260   Staines and Egham   10 10 0   210   Honiton   1 13 4   260   Steeple Aston   2 2 2   190   Hifracombe   0 15 0   15 0   659   Stony Stratford   5 9 6   116   Kingswear   0 18 11   766   Stowmarket   6 7 8   130   Lee Moor   1 1 8 1   22423   Stratford   40 0 0   876   Liskeard St Cleer   7 6 0   222   Surbiton and Long Ditton   1 13 4   250   Menheniot   2 0 0   222   Surbiton and Long Ditton   1 13 4   250   Menheniot   2 0 0   223   20   20   20   20   20		Southend	1 1			Frome	6 3 8	
260         Steeple Aston         2         2         2         190         Iffracombe         0         18         11           669         Stony Stratford         5         9         6         116         Kingswear         0         18         11           766         Stownarket         6         7         8         120         Lee Moor         1         1         8           22423         Stratford         40         0         86         8         250         Menheniot         2         0         0           1293         Sutton         8         6         8         250         Menheniot         2         0         0           1293         Sutfon         8         6         8         250         Minehead         2         1         8           391         Swaffham         3         5         2         1600         Newton Abbot         8         6         8           491         Tiptree         7         16         10         20         20         13         4           40         Totrobridge         2         15         0         140         Ottery St. Mary         1         8		Staines and Egham	10 10					
Tell		Steeple Aston	2 2			Ilfracombe		
22423         Stratford         40 0 0 0         876         Liskeard St Cleer         7 6 0           222         Surbiton and Long Ditton         1 13 4         250         Menheniot         2 0 0           1293         Sutton         8 6 8         250         Minehead         2 1 8           331         Swaffham         3 5 2 1600         Newton Abbot         8 6 8           1323         Thetford         8 6 8         80         North Tawton         0 13 4           941         Tiptree         7 16 10         212         Oakhill         1 15 4           100         Toddington         0 16 8         180         Okehampton         1 10 0           330         Tonbridge         2 15 0         140         Ottery St. Mary         1 8           945         Tring         7 18 0         1761         Paignton         14 13 6           911         Tunbridge Wells         7 11 10         575         Penzance and District         3 2 6           911         Tunbridge Wells         7 11 10         575         Penzance and District         3 2 6           678         Warminster         5 13 0         204         "Printers         1 14 0           3285         Watf		Stowmarket	6 7			Lee Moor		
222         Surbiton and Long Ditton         1         13         4         250         Menheniot         2         0         0           1293         Sutton         8         6         8         250         Minehead         2         1         8         381         Swaffham         3         5         2         1600         Newton Abbot         8         6         8         8         North Tawton         0         13         4         100         Deakhill         1         15         4         16         0         20         20 Akhill         1         15         4         10         0         13         4         10         0         10         8         180         0         North Tawton         0         13         4         10         10         0         13         4         10         0         11         0         0         16         8         180         0         0         0         11         0         0         0         14         0         0         10         0         0         10         0         0         10         0         0         11         14         13         4         14 <t< td=""><td></td><td>Stratford</td><td>40 0</td><td></td><td></td><td>Liskeard St Cleer</td><td></td><td></td></t<>		Stratford	40 0			Liskeard St Cleer		
1993   Sutton		Surbiton and Long Ditton	1 13		250	Menheniot		
1823   Thetford		Sutton	8 6			Minehead	2 1 8	
941   Tiptree		Swaffham				Newton Appoi	0 19 4	
100   Toddington   0   16   8   180   Okehampton   1   10   0		Tiptree	7 16					
1718   1718		Toddington	0 16		180	Okehampton	1 10 0	
1718   1718		Tonbridge	2 15			Ottery St. Mary	1 8 8	
911   Tunbridge Wells		Tring	7 18			Paignton	1 9 4	
Union Agricole de Jersey   1 12 4   38035   Plymouth   100 0 0 0		Tunbridge Wells	7 11			Penzance and District		
678         Warminster         5 18 0         204 yr         Printers         1 14 0           3285         Watford         10 0 0         500 Plympton         4 3 4           — Wayford Tenants         0 3 4 485 Portishead         3 19 4           291         Wealdstone         1 13 4 308 Princetown         2 11 4           1419         Weymouth         10 15 0 3704 Radstock         16 13 4           395         Wickham Market         3 5 10 112 Roche         0 18 4           1801         Willesden and District         8 6 8 640 St. Austell         5 6 8           445         "Junction         3 14 0 300 St. Blazey         2 10 0           250         Wilton         1 19 4 313 St. Columb Road         2 11 1           809         Winchester and District         6 14 10 800 Saltash         12 13 4           1096         Windsor and District         8 6 8 540 Sidmouth         4 10 0           586         Witham         4 17 8 353 South Molton         2 18 10           177         Woburn Sands         0 10 6 260 Stoke-under-Ham         2 1 10					38035	Plymouth	100 0 0	
291         Weildstone         1 13 4         308         Princetown         2 11 4           1419         Weymouth         10 15 0         3704         Radstock         16 13 4           395         Wickham Market         3 5 10         112         Roche         0 18 4           1801         Willesden and District         8 6 8         640         St. Austell         5 6 8           445         "Junction         3 14 0         300         St. Blazey         2 10 0           250         Wilton         1 19 4         313         St. Columb Road         2 11           809         Winchester and District         8 6 8         540         Sidmouth         12 13           1096         Windsor and District         8 6 8         540         Sidmouth         4 10 0           586         Witham         4 17 8         353         South Molton         2 18 10           177         Woburn Sands         0 10 6         260         Stoke-under-Ham         2 1 10		Warminster	5 13			Printers	1 14 0	
291         Weildstone         1 13 4         308         Princetown         2 11 4           1419         Weymouth         10 15 0         3704         Radstock         16 13 4           395         Wickham Market         3 5 10         112         Roche         0 18 4           1801         Willesden and District         8 6 8         640         St. Austell         5 6 8           445         "Junction         3 14 0         300         St. Blazey         2 10 0           250         Wilton         1 19 4         313         St. Columb Road         2 11           809         Winchester and District         8 6 8         540         Sidmouth         12 13           1096         Windsor and District         8 6 8         540         Sidmouth         4 10 0           586         Witham         4 17 8         353         South Molton         2 18 10           177         Woburn Sands         0 10 6         260         Stoke-under-Ham         2 1 10	3285	Watford	10 0			Plympton		
1419         Weymouth.         10 15 0         3704         Radstock         16 13 4           395         Wickham Market         3 5 10         112         Roche.         0 18 4           1801         Willesden and District         8 6 8         640         St. Austell.         5 6 8           445         "Junction         3 14 0         300         St. Blazey         2 10 0           250         Withon.         1 19 4         313         St. Columb Road         2 11 1           809         Winchester and District         6 14 10         800         Saltash         12 18 4           1096         Windsor and District         8 6 8         540         Sidmouth         4 10 0           586         Witham         4 17 8         353         South Molton         2 18 10           177         Woburn Sands         0 10 6         260         Stoke-under-Ham         2 1 10	901	Waylord Tenants	1 19			Princetown		
395   Wickham Market   3 5 10   112   Roche   0 18 4     1801   Willesden and District   8 6 8   640   St. Austell   5 6 8     445   ", Junction   3 14 0   300   St. Blazey   2 10 0     250   Wilton   1 19 4   313   St. Columb Road   2 11 1     369   Winchester and District   6 14 10   300   Saltash   12 13 4     1996   Windsor and District   8 6 8   540   Sidmouth   4 10 0     586   Witham   4 17 8   353   South Molton   2 18 10     177   Woburn Sands   0 10 6   260   Stoke-under-Ham   2 1 10     1 17   Woburn Sands   2 1 10     1 18   Roche   0 18 4     1 2   Roche   0 18 4     1 3   Roche   0 18 4     1 4   Roche   0 18 4     1 5   Roche   0 18 4     1 6   Roche   0 18 4     1 7   Roche   0 18 4     1 8   Roche   0 1		Weymouth	10 15			Radstock	16 13 4	L
445     , Junction     3 14 0     300 St. Blazey     2 10 0       250 Wilton     1 19 4     313 St. Columb Road     2 11 1       809 Winchester and District     6 14 10     800 Saltash     12 18 4       1096 Windsor and District     8 6 8     540 Sidmouth     4 10 0       586 Witham     4 17 8     353 South Molton     2 18 10       177 Woburn Sands     0 10 6     226 Stoke-under-Ham     2 1 10	395	Wickham Market	3 5	10	112	Roche	0 18 4	
250 Wilton		Willesden and District	8 6			St. Austell	5 6 8	
809     Winchester and District     6 14 10     800     Saltash     12 18 4       1096     Windsor and District     8 6 8     540     Sidmouth     4 10 0       586     Witham     4 17 8     353     South Molton     2 18 10       177     Woburn Sands     0 10 6     260     Stoke-under-Ham     2 1 10		Junction	3 14			St. Columb Road		
1096     Windsor and District     8     6     8     540     Sidmouth     4     10     0       586     Witham     4     17     8     353     South Molton     2     18     10       177     Woburn Sands     0     10     6     260     Stoke-under-Ham     2     1     10		Winchester and District	6 14		800	Saltash	12 18,4	Į
586 Witham		Windsor and District	8 6		540	Sidmouth	4 10 0	,
177 Woburn Sands	586					South Molton	2 18 10	
810 Woking, Horsell, and District 0 15 U 2254 Taunton 5 0 0		Woburn Sands	0 10					
	810	woking, Horsell, and District	0 15	U	4234	Launou	5 0 0	

Sout	th-Western Section-con	ıtin	ned	
No. of	SOCIETIES.	£	S.	d.
Member	8.		-	
444	Tavistock		14	0
631	Teignmouth	5	5	2
178	Templecombe	1	9	8
1000	Tiverton	- 8	6	8
1980	Torquay	8	6	8
220	Torrington	1	16	8
242	Truro	2	0	4
2515	Twerton-on-Avon	10	10	0
408	Wadebridge	3	6	8
1246	Wellington (Somerset)	10	7	8
636	Weston-super-Mare	5	6	0
1905	Yeovil	-8	6	8
	_			
96792	£	118	1	9

### WESTERN SECTION.

No. of SOCIETIES.	P	S.	d.
Members.			
132 Abererave	0	11	0
1310 Aberdare	6	16	5
216 Abergavenny	1	15	0
205 Afan Valley	- 1	13	4
1876 Alltwen and Pontardawe	11	9	0
500 Ammanford	5	12	10
512 Barry and District	4	9	1
1833 Blaenavon	15	5	6
5483 Blaina	45	13	10
71 Bream	0	10	10
544 Briton Ferry	4	10	8
100 Bryn	0	17	2
219 Burry Port	- 1	16	6
798 Caerau and Maesteg	6	13	0
3382 Cainseross and Ebley	8	6	8
2550 Cardiff	16	13	4
480 Chepstow	4	0	0
2131 Cinderford	8	6	8
180 Cradoc	1	10	0
5650 Cwmbach		10	0
200 Cwmbran and Pontnewydd	1	13	4
596 Cwmbwrla	4	19	4
203 Cwmllynfell	1	10	0
1000 Cwmtillery	8	6	8
323 Cymmer	2	14	11
722 Dowlais Workmen's	6	0	4
1800 Ebbw Vale	15	0	0
600 Frampton Cotterell	5	0	0
508 Garndiffaith and Varteg	4	3	4
8847 Gloncester	20	0	0
220 Glyneorrwg	1	16	8
111 Gorslas	0	17	6
844 Hareford	5	4	10

We	estern	Section-cor	itinued.
. of	4	OCIETIES	e.

NT 6		
No. of SOCIETIES. £	S.	d.
Members.		
	19	2
363 Llanbradach 3	0	6
528 Llanelly 4	4	0
369 Llanidloes 3	1	6
298 Lydney 2	9	8
208 Merthyr 1	0	0
	13	4
1222 Nantymoel 10	9	4
480 Neath Abbey and Skewen 4	0	0
3830 Newport (Mon.)	0	0
	16	6
860 New Tredegar and District 7	3	4
152 Pantdu 1	5	4
1004 Pembroke Dock 8	0	0
968 Penarth 8	0	0
	4	10
	4	0
500 Pontardulais 4	3	4
	2	8
	2	8
	2	8
	5	10
	3	4
	5	1
	6	8
650 Swansea 6	0	10
251 Taibach and Port Talbot 2	2	10
1835 Ton Industrial 15	5	10
	0	8
	5	0
	8	0
	3	6
	9	0
	0	0
200 111,51111 4114 11 4114 11 11 11 1	8	4
	6	8
48 Ystalyfera 0	3	0

£439 15 2

### SUMMARY.

		£	s.	d.
11759	Ireland	61	15	3
321434	Midland Section	1310	17	8
302040	Northern Section	1403	13	9
975413	North-Western Section	4229	2	8
359584	Scottish Section	1639	3	2
371185	Southern Section	1421	14	1
96792	South-Western Section	418	1	9
71338	Western Section	439	15	2
				-
2509545	£	10924	3	6

£10924 3



71338

# THE CO-OPERATIVE UNION LIMITED.



# CASH ACCOUNT,

From 1st JANUARY to 31st DECEMBER, 1911.

RECEIPTS.		
DR   To Cash in hand of Treasurer of Midland Section	£ s. d. 17 10 9 4 0 4 20 5 8 15 18 11 25 9 8 33 4 7	£ s. d.
Subscriptions as Per Detailed Statement:-   On Account of	Totals. £ s. d. 61 15 3 1810 17 8 1403 13 9 3939 2 8 1537 3 2 1421 14 1 418 1 9 439 15 2	
2509545 4 14 10 10527 8 8	10532 3 6	10532 3 6
, DONATIONS:— North-Western Section Scottish Section.  , Sale of Pamphlets, Nomination Books, &c.  , Rules , Bond Forms, Impressed Stamps, &c. , Co-operative Directories , Congress Reports , "Our Story" , "Industrial Co-operation" , "Co-operative Book-keeping" , Exercise Pads	290 0 0 102 0 0 199 0 5 600 17 7 84 3 8 28 0 0 109 15 9 1209 13 11 47 6 8 134 2 8 131 3 6	892 0 0
", "Managers' Text Book ", "Co-operative Secretary" ", Other Publications.  ", Advertising ", Postages repaid on Books, &c., sold ", Half Rent and Interest of Newcastle Office—Repaid by Insurance Society ", Half Expenses and Salary of Propagandist Agent—Repaid by Co-operative Wholesale Society ", Proportion of Joint Parliamentary Committee's Expenses—Repaid by Co-operative Wholesale Society	55 8 10 27 14 2 110 14 10 31 17 6 23 9 0 23 0 0 114 16 3 53 0 10	2588 12 0
Carried forward	246 3 7	18629 5 5

	£ s. d. £ s. d.
Brought forward	246 3 7 13629 5 5
, Interest and Bonus on Shares—Co-operative Printing Society	53 0 10 3 15 0
, Dividend on Shares and Premiums—Co-operative Insurance Society	6 1 9 0 3 9
,, Trade - Derby Printers, Cash received on account of Blandford Memorial Fund - Bradford	91 17 0
, P.S.A. Collection, Postages repaid on account of Congress Reception Committee	2 14 9 5 14 11
by North-Western Sectional Demonstration Fund	6 15 0
", Sale of Typewriter—London Office ", Slides and Claims, &c. ", Cash received on account of Educational Work £31 10 6 Entrance Feet—Managare' Training Control—Classes 50 15 6	7 0 0 8 7 0
,, Cash received on account of Educational Work £31 10 6 ,, Entrance Fees—Managers' Training Centres—Classes 50 15 0	
in santance I des standgers Training Centres—Classes 00 10 0	
, , , Secretaries' Correspondence Course 32 0 6	
,, ,, Co-operation ,, ,, 17 10 0	
,, ,, ,, Citizenship ,, ,, 1 15 0	
, , , Economics , , , 4 0 0	
,, ,, Students' Fellowship 7 19 0	
Secretaries   Correspondence Course   32   0   6	296 19 8
" Sale of Fixtures (Old Office)	75 0 0
" Sale of Fixtures (Old Office) " Co-operators' Foreign Trip Receipts—Lucerne " Scottish Section—Rents	438 6 2 21 18 6
Hank Interest	0.14 0
, Arbitration Expenses repaid , Railway Fares reclaimed , Southern Section—Gomshall, on account of Propaganda	3 6 0 0 10 0
" Southern Section—Gomshall, on account of Propaganda	2 0 0 3 0 0
,, ,, ,, Maidenhead ,, ,,, ,,, ,,	2 0 0
" Cash received on account of "Hughes" Scholarship Fund	
"Neale" ", "Neale" ", ", ". Subscriptions received on account of International Co-operative Alli	79 15 8
"Subscriptions received on account of International Co-operative Alli	iance 441 2 2
Donations received on account of Consett Disaster Fund	786 8 4
,, Donations received on account of Consett Disaster Fund	
, Donations received on account of Consett Disaster Fund , , , , South Wales Distress Fund . , , , , Hulton Colliery Disaster Fund . , , , , , , , , , , , , , , , , , ,	
, Donations received on account of Consett Disaster Fund , , , , South Wales Distress Fund . , , , , Hulton Colliery Disaster Fund . , , , , , , , , , , , , , , , , , ,	
, Donations received on account of Consett Disaster Fund , , , , South Wales Distress Fund . , , , , Hulton Colliery Disaster Fund . , , , , , , , , , , , , , , , , , ,	
, Donations received on account of Consett Disaster Fund	786 8 4 919 2 0 503 2 9 Fund 89 1 0 80 17 0 1 11 5 17555 18 9
, Donations received on account of Consett Disaster Fund , , , , , , , , , , , , , , , , , , ,	786 8 4 919 2 0 503 2 9 Fund 89 1 0 80 17 0 1 11 5 17555 18 9
, Donations received on account of Consett Disaster Fund , , , , , , , , , , , , , , , , , , ,	786 8 4 919 2 0 919 2 0 503 2 9 Fund 89 1 0 80 17 0 1 11 5 17555 18 9 £35436 7 11
, Donations received on account of Consett Disaster Fund , , , , , , , , , , , , , , , , , , ,	786 8 4 919 2 0 919 2 0 508 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9
, Donations received on account of Consett Disaster Fund , , , , , , , , , , , , , , , , , , ,	786 8 4 919 2 0 919 2 0 508 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9
Donations received on account of Consett Disaster Fund  """" """ "Hulton Colliery Disaster Fund  """ "" "Hulton Colliery Disaster Fund  """ "Midland Demonstration (Walsall).  """ Cash due to Secretary—Southern Section  "Bank Withdrawals  EXPENDITURE.  CR.  By Bank Deposits  "Cash paid on account of "Hughes" Scholarship Fund  """ "Neale"  """ Subscriptions received on account of International Co-op. Alliance—	786 8 4 919 2 0 919 2 0 503 2 9 9 Fund 89 1 0 1 1 1 5 1 1 5 1 1 5 1 1 5 1 5 1 8 9 2 8 3 1 0 1 1 7 4 2 0 8 1 1 7 4 2 0 8 1 1 0 0 0 0 0 0 1 2 £ s. d.
Donations received on account of Consett Disaster Fund  """" """ "Hulton Colliery Disaster Fund  """ "" "" "Midland Demonstration (Walsall)  "Cash due to Secretary—Southern Section  "Bank Withdrawals  EXPENDITURE.  CR.  By Bank Deposits.  "Cash paid on account of "Hughes" Scholarship Fund  """ "Neale" ""  ""Subscriptions received on account of International Co-op. Alliance—  "South Wales Distress Fund—Paid over	786 8 4 9 919 2 0 919 2 0 950 2 9 970 8 91 0 1 11 5 17555 18 9 2 9 2 9 2 9 2 9 2 9 2 9 2 9 2 9 2 9
Donations received on account of Consett Disaster Fund  """" """ "Hulton Colliery Disaster Fund  """ "" "Hulton Colliery Disaster Fund  """ "Midland Demonstration (Walsall).  """ Cash due to Secretary—Southern Section  "Bank Withdrawals  EXPENDITURE.  CR.  By Bank Deposits  "Cash paid on account of "Hughes" Scholarship Fund  """ "Neale"  """ Subscriptions received on account of International Co-op. Alliance—	786 8 4 919 2 0 919 2 0 503 2 9 9 7 101 11 5 117 55 18 9 9 2 5 436 7 11 2 8 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Donations received on account of Consett Disaster Fund  """" South Wales Distress Fund  """ Hulton Colliery Disaster Fund  """ University Scholars' Maintenance  Midland Demonstration (Walsall)  """ Cash due to Secretary—Southern Section  """ Bank Withdrawals  EXPENDITURE  CR.  By Bank Deposits.  """ Subscriptions received on account of International Co-op. Alliance—  """" Subscriptions received on account of International Co-op. Alliance—  """  "South Wales Distress Fund—Paid over  Less Printing Circulars, Tickets, and Postages (included in Central Office expenses)	786 8 4 919 2 0 919 2 0 96 96 97 97 97 97 97 97 97 97 97 97 97 97 97
Donations received on account of Consett Disaster Fund  """" """ "Hulton Colliery Disaster Fund  """ " " " " " " " " " " " " " " " " "	### 1786 B 4 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9
Donations received on account of Consett Disaster Fund  """, """, "" Hulton Colliery Disaster Fund  """, """, "" University Scholars' Maintenance I  ""Cash due to Secretary—Southern Section  "Bank Withdrawals  EXPENDITURE.  CR.  By Bank Deposits  "Cash paid on account of "Hughes" Scholarship Fund  ""Neale"  "Subscriptions received on account of International Co-op. Alliance—  "South Wales Distress Fund—Paid over  Less Printing Circulars, Tickets, and Postages (included in Central Office expenses)  "Hulton Colliery Disaster Fund—Paid over  Less Printing and Postages (included in Central Office expenses)  "Walsall Demonstration Fund—Paid over.	786 8 4 919 2 0 919 2 0 503 2 9 9 7 101 89 1 0 1 11 5 115 5 18 9 1 10 1 1742 0 8 1 10742 0 8 1 10742 0 1 10 1 1 1 6 1 10 1 1 8 6 1 10 1 1 8 6 1 10 1 1 6 1 10 1 1 5 1 10 1 1 1 5 1 10 1 1 1 5 1 10 1 1 1 5 1 1 1 1
Donations received on account of Consett Disaster Fund  """" """ "" Hulton Colliery Disaster Fund  ""Cash due to Secretary—Southern Section  "Bank Withdrawals  EXPENDITURE  CR.  By Bank Deposits.  """ "Neale" """  """ "" "Neale" ""  "Subscriptions received on account of International Co-op. Alliance—  South Wales Distress Fund—Paid over  Less Printing Circulars, Tickets, and Postages (included in Central Office expenses)  "Hulton Colliery Disaster Fund—Paid over  Less Printing and Postages (included in Central Office expenses)  "Hulton Colliery Disaster Fund—Paid over  Less Printing and Postages (included in Central Office expenses)  "Walsall Demonstration Fund—Paid over  Less Insurance, Printing, and Postages (included in Central Office	786 8 4 9 919 2 0 919 2 0 80 17 0 80 17 0 115 5 18 9 2 10 17555 18 9 2 17555 18 9 2 17555 18 9 2 17555 18 9 2 17555 18 9 2 17555 18 9 2 17555 18 9 2 17555 18 9 2 17555 18 9 2 17555 18 9 2 17555 18 9 2 17555 18 9 2 17555 18 9 2 17555 18 9 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Donations received on account of Consett Disaster Fund  """" """ "Hulton Colliery Disaster Fund  ""Cash due to Secretary—Southern Section  "Bank Withdrawals  EXPENDITURE  CR.  By Bank Deposits.  """ "Neale" """  """ "Neale" """  """ Subscriptions received on account of International Co-op. Alliance—  South Wales Distress Fund—Paid over  Less Printing Circulars, Tickets, and Postages (included in Central Office expenses)  "Hulton Colliery Disaster Fund—Paid over  Less Printing and Postages (included in Central Office expenses)  "Walsall Demonstration Fund—Paid over  Less Insurance, Printing, and Postages (included in Central Office expenses)	786 8 4 9 919 2 0 919 2 0 80 17 0 80 17 0 17555 18 9 2 25486 7 11 2 8 d. 17742 0 8 8 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Donations received on account of Consett Disaster Fund  """" """ "Hulton Colliery Disaster Fund  ""Cash due to Secretary—Southern Section  "Bank Withdrawals  EXPENDITURE  CR.  By Bank Deposits.  """ "Neale" """  """ "Neale" """  """ Subscriptions received on account of International Co-op. Alliance—  South Wales Distress Fund—Paid over  Less Printing Circulars, Tickets, and Postages (included in Central Office expenses)  "Hulton Colliery Disaster Fund—Paid over  Less Printing and Postages (included in Central Office expenses)  "Walsall Demonstration Fund—Paid over  Less Insurance, Printing, and Postages (included in Central Office expenses)	786 8 4 9 919 2 0 919 2 0 80 17 0 80 17 0 17555 18 9 2 25486 7 11 2 8 d. 17742 0 8 8 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Donations received on account of Consett Disaster Fund  """" """ "" Hulton Colliery Disaster Fund  """ "" "" " University Scholars' Maintenance.  """ Cash due to Secretary—Southern Section  """ Bank Withdrawals  EXPENDITURE.  CR.  By Bank Deposits.  """ "Neale"  """ Subscriptions received on account of International Co-op. Alliance—  "South Wales Distress Fund—Paid over  Less Printing Circulars, Tickets, and Postages (included in Central Office expenses)  "Hulton Colliery Disaster Fund—Paid over  Less Printing and Postages (included in Central Office expenses)  "Walsall Demonstration Fund—Paid over  Less Insurance, Printing, and Postages (included in Central Office expenses)  "Walsall Demonstration Fund—Paid over  Less Insurance, Printing, and Postages (included in Central Office expenses)  "Blandford Memorial Fund, Plymouth—Paid over  """ Bradford—Paid over  """ "Paid for Scholarships	786 8 4 919 2 0 919 2 0 503 2 9 9 9 1 0 0 1 1 1 5 1 1 1 5 1 1 1 5 1 1 1 5 1
Donations received on account of Consett Disaster Fund  """" """ "" Hulton Colliery Disaster Fund  """ """ "" " University Scholars' Maintenance  """ (Cash due to Secretary—Southern Section  """ Bank Withdrawals  EXPENDITURE  CR.  By Bank Deposits.  """ "" "Sash paid on account of "Hughes" Scholarship Fund  """" """ "" "Neale"  """ """ """ """ """ """ """ """ """	786 8 4 9 919 2 0 919 2 0 919 2 0 919 2 0 919 2 0 919 2 0 919 2 0 919 2 0 919 2 0 919 2 0 919 2
Donations received on account of Consett Disaster Fund  """" """ "" Hulton Colliery Disaster Fund  """ "" "" " University Scholars' Maintenance  Midland Demonstration (Walsall)  "Cash due to Secretary—Southern Section  "Bank Withdrawals  EXPENDITURE  CR.  By Bank Deposits  ""Neale" ""Neale"  "Subscriptions received on account of International Co-op. Alliance—  South Wales Distress Fund—Paid over  Less Printing Circulars, Tickets, and Postages (included in Central Office expenses)  "Hulton Colliery Disaster Fund—Paid over  Less Printing and Postages (included in Central Office expenses)  "Walsall Demonstration Fund—Paid over  Less Insurance, Printing, and Postages (included in Central Office expenses)  "Blandford Memorial Fund, Plymouth—Paid over  Less Insurance, Printing, and Postages (included in Central Office expenses)  "Blandford Memorial Fund, Plymouth—Paid over  """ "" " " Bradford—Paid over  """ " " " " " Bradford—Paid over  "" " " " " " " " Paid for Scholarships  "" " " " " " " " Paid for Scholarships  "" " " " " " " " " " " Paid for Scholarships  "" " " " " " " " " " " " " " " " " "	786 8 4 9 919 2 0 919 2 0 919 2 0 919 2 0 919 2 0 919 2 0 919 2 0 919 2 0 919 2 0 919 2 0 919 2
Donations received on account of Consett Disaster Fund  """" """ "" Hulton Colliery Disaster Fund  """ "" "" " University Scholars' Maintenance  "" Cash due to Secretary—Southern Section  "Bank Withdrawals  EXPENDITURE  CR.  By Bank Deposits.  "Sash paid on account of "Hughes" Scholarship Fund  """ "Neale"  "Subscriptions received on account of International Co-op. Alliance—  "South Wales Distress Fund—Paid over  Less Printing Circulars, Tickets, and Postages (included in Central Office expenses)  "Hulton Colliery Disaster Fund—Paid over  Less Printing and Postages (included in Central Office expenses)  "Walsall Demonstration Fund—Paid over  Less Insurance, Printing, and Postages (included in Central Office expenses)  "Blandford Memorial Fund, Plymouth—Paid over  Less Insurance, Printing, and Postages (included in Central Office expenses)  "Blandford Memorial Fund, Plymouth—Paid over  """ "" Bradford—Paid over  """ "" " Bradford—Paid over  """ "" " " Bradford—Paid over  """ " " " " " Bradford—Paid over  "" " " " " " " Bradford—Paid over  "" " " " " " " " Bradford—Paid over  "" " " " " " " " " Bradford—Paid over  "" " " " " " " " " " Bradford—Paid over  "" " " " " " " " " " " Bradford—Paid over  "" " " " " " " " " " " " Bradford—Paid over  "" " " " " " " " " " " " Bradford—Paid over  "" " " " " " " " " " " " " " " " " "	786 8 4 919 2 0 999 2 0 800 2 9 999 80 17 0 115 5 18 9 2 8 6 6 9 8 1 9 100 0 0 116 6 19 6 6 6 9 80 17 0 19 18 18 18 18 18 18 18 18 18 18 18 18 18

Brought forward	8 s. d. 12 10 5
UNITED BOARD.	
By Bradford Congress Expenses:       £ s. d. £ s. d.         Travelling.       112 19 0         Expenses       256 6 0         Foreign Delegates' Expenses.       4 17 0         Sundries, Postages and Telegrams       0 8 0         Reporting       25 0 0         — 399 10 0	
, United Board Meetings:—  Travelling	
, Office and Sub-office Committee Meetings: -  Travelling	
, Conferences and other Travelling. Expenses. Totals.  Meetings:— £ s. d. £ s. d. £ s. d.  Abersychan	
Teachers 1 1 10 3 10 0 4 11 10  Belfast. 2 10 6 3 0 0 5 10 6  Blackburn 0 3 9 6 0 0 6 3 9  Bradford 0 19 6 0 11 6 1 11 0  Ewloe Place 0 5 0 0 14 0 0 19 0  Hollingworth 0 2 0 0 3 6 0 5 6  London 52 5 9 35 19 0 88 4 9  Manchester 25 16 11 18 12 6 44 9 5  "Building Sub-committee 4 4 8 6 10 0 10 10 14 8  Oxford 3 18 1 2 2 6 6 0 7  Perth 5 0 1 3 0 0 8 0 1 9  Pontyprool 2 3 0 1 0 0 3 3 0  Pontyprool 2 3 0 1 0 0 3 3 0  Pontypridd 3 0 6 5 5 2 8 5 8  Potsmouth 8 18 7 5 2 0 14 0 7  Swinton 0 1 8 0 5 5 0 0 6 8  Walsall 1 5 0 4 12 6 5 17 6  Whitley Bay 1 5 0 4 12 6 5 17 6  Whitley Bay 1 5 0 0 18 9 9  Danish Congress—Fredericia 8 18 9 10 0 0 18 18 9  French 7 Calais and Paris 6 19 7 6 0 0 12 19 7  German 1 Leipzic 11 11 5 11 0 0 22 11 5  Italian 1 Rome 35 9 2 22 0 0 57 9 2  Dutch 1 Roterdam 5 12 0 5 0 0 10 12 0  Swedish 1 Stockholm 16 8 3 10 0 0 22 12 0	
221 15 10 186 8 2 408 4 0  ,, JOINT PARLIAMENTARY COMMITTEE:  90 0 8 45 0 0 135 0 3	
Secretary's Salary   50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Purchase of Duplieator	
Head of the control	,
Carried forward 1 18 8 8 18 0 5 11 8 1889 14 6 203	42 10 5

BY EDUCATIONAL COMMITTEE—continued:—  Leeds
118 3 6 73 1 0 191 4 6
Grants to Classes 62 2 6 , for Prizes 515 0 , Junior and Intermediate Examinations 52 4 0 Examination Expenses 155 8 0 Expenses—Correspondence Class "Co-operation" 15 0 0 , " " "Industrial History" 10 0 0 0 , " " "Economics" 10 0 0 0 , " " " "Economics" 10 0 0 0 , " " " " " " " " " " " " " " "
Travelling. Expenses. Totals.  ### ### ### ### ### ### ### ### ### #
Organisers' Expénses—Propaganda
Travelling. Expenses. Totals.  ### St. d. ### st. d. ## st. d.  Blackburn
23 18 7 10 9 6 34 8 1
General Printing
### ### ##############################
Printing 1 19 6 12 9 1  ,, CREDIT COMMITTEE:— General Printing 2 4 6
2 4 6 2 4 6
Carried forward

			£	S.	d	€ s.	
Brought forward			. 2741	2 ]	10 208	342 10	5
Permanent Salaries—Manchester	.2029	13	4				
Northern Section	. 232	17	4				-
North-Western Section Scottish Section	. 349	10	8				
Southern Section	. 267	7	4				
Honorariums—Irish Executive	. 10	0	0				
Southern Section Honorariums—Irish Executive Midland Section South-Western Section	. 10 . 15	0	0				
Western Section	. 15		0				
Auditing			0				
,, GENERAL PRINTING:			3137	18	4		
Circulars, Stationery, &c	652	11	3				
	.1993	15	2 2646	6	5		
,, MISCELLANEOUS EXPENSES:-	904	4	0	U	J		
Rent	95	19	5				
Rates Lighting, &c	. 7	17	8				
Coal, Coke, and Heating Office Cleaning	. 9	14	1				
Office Cleaning	. 43 . 56	18	6				
Postages	. 329		5				
Telegrams Impressed Stamps	. 2	14	2				
Impressed Stamps	. 15	7	8 2				
Sundries Co-operative News—Copies of	. 23		8				
Advertising	. 17	1	6				
Advertising Office Furniture and Repairs	. 13	10	6				
Publications Legal Advice	. 04		$\frac{3}{1}$				
Translating	. 0	14	ō				
Translating Paper and Twine	. 19	15	9				
Slides, Gas, &c. Hire of Motor Car Registrar's Lists	. 5	7 15	0				
Hire of Motor Car Registrar's Lists	. 1	15	2				
Rent of Newcastle Office Insurance.	. 46	0	0				
Insurance	. 3	18					
,, Walsall Demonstration Photographs	. 2	4	6				
. Employés' Picnic	. 2		ŏ				
Telephone Rents, Removal, and Charges	. 29	11	9				
Telegraphic Address and Letter Box	. 48	4 10	0				
Railway Contract. Amendment of Rules	. 1	6	ŏ				
Engraving Shields	. 0	15	0				
Removal Charges	. 11	7	0 8				
Co-operators' Foreign Trip—Lucerne	300	0	0				
,, ,, ,, Scotland	. TOO	0	0				
,, ,, ,, lreland		0	0				
, Agricultural Organisation Society		U	U				
League	. 5	5	0				
" International Co-operative Alliance	. 50	0	0				
,, Workers' Educational Association Interest on Loan—Women's Co-operative Guild		0	0				
Law Costs (Special)—On account		ő	ŏ				
Preparing Junior Song Book—Honorarium	. 20	0	0				
"Lives of Great Men and Women"—Honorar	25	0	0				
ium	_ 20	v	U				
" "Co-operative Secretary"—Author's Final In stalment	100	0	0				
Expenses French Delegation London	. 2	10	4 11				
Irish Organiser's Expenses—Propaganda	150	0	0				
Share Capital—Manchester & Salford Co-operative Society	1	0	0				
	_		-3077	13	0		
			11603	0	7		
				-	= 116	03 0	7
					016	4P 11	_
Carried forward						AD II	U

Brought forward	£ s. d.
IRISH EXECUTIVE.	
Travelling	
CONFERENCES AND OTHER MEETINOS: -   Ballyclare	41 7 6
8 19 10 6 0 0 14 19 10  ,, Miscellaneous Expenses:—	14 19 10 6 1 1 62 8 5 62 8 5
BY SECTIONAL BOARD MEETINGS:-	£ s. d. 98 8 7
Carried forward 12 16 11 9 12 6 22 9 5	98 8 7 32007 19 5

	Travelling.	Expen	ses.	Totals.			
	£ s. d.	£ s.	d.	£ s. d.	£ 8		s. d.
Brought forward	12 16 11	9 12	6	22 9 5	98 8	7 32007	19 5
By Conferences, &c.—continued:— Chesterfield (Hasland and Clay							
Cross)	1 5 6	1 5	0	9 10 6			
Chilwell	0 13 0			2 10 6			
Cinderhill	0 5 8	0 2	6	0 8 2			
Clayworth	0 11 6	0 10	0	1 1 6			
Codnor Park	1 2 8	0 15	ŏ	1 17 8			
Coventry Cresswell	1 5 5		6	1 12 11			
Cresswell	0 19 0	0 2	6	1 1 6			
Cromford	1 18 6	0 15	0	2 13 6			
Cuckney	0 10 0		0	0 17 6			
Darleston			0 6	1 0 2			
Desborough			0	5 15 11 0 4 0		•	
Doddington			6	0 4 9			
Draycott	0 1 6		6	0 4 0			
Dudley		0 40	6	1 15 3			
Earls Barton	0 19 0	0 2	6	1 1 6			
East Leeke	0 2 3	0 2	6	0 4 9			
Eastwood Elkesley	0 15 6	0 12	6	1 8 0			
Elkesley		0 10	0	1 1 6			
Fairfield			0	1 0 4			
Fallings HeathFiskerton			0.	1 7 3 0 17 5			
Forest Town		0 40	0	1 4 6			
Gainsborough	0 18 11		0	2 8 11			
Grantham	1 13 4		6	3 0 10			
* Grassmoor	0 6 0		0	0 16 0			
Harlaxton	070,	. 0 10	0	0 17 0			
Hasland	. 1 3 10 .	. 0 12	6	1 16 4			
Heath Hayes	. 0 3 0 .	. 0 2	6	0 5 6			
Hill Top	0 8 6 .	. 0 10	0	0 18 6			
Holloway	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	$\begin{array}{ccc} \cdot & 0 & 2 \\ \cdot & 0 & 2 \end{array}$	6	$\begin{array}{cccccccccccccccccccccccccccccccccccc$			
Hucknall	$\begin{array}{cccccccccccccccccccccccccccccccccccc$		4	2 6 6			
Huncote	0 2 8.	. 0 2	6	0 5 2			
Ilkeston		. 0 15	0	2 13 2			
Irchester	. 1 10 11 .	. 0 7	6	1 18 5			
Irthlingborough	. 0 3 3.	. 0 2	6	0 5 9			
Kettering	. 3 3 1 .	. 1 12	6	4 15 7			
Kidderminster	. 0 17 6.	. 0 2	6	1 0 0			
Kimberley	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$		0	0 11 8			
Kings Heath Kirklington	$\begin{array}{cccccccccccccccccccccccccccccccccccc$		6	0 10 0			
Langley Mill.	. 2 9 8 .		0				
Langwith	. 0 6 0 .		6	0 0 0			
Lea and Holloway			0	2 11 6			
Leamore	. 073.	. 0 10	0	0 17 3			
Leicester	. 0191.	. 1 0	0	1 19 1			
Lichfield	. 0 17 8 .	. 1 0	0	1 17 8 6 10 10			
Lincoln	. 4 18 4 .		6	0.15 0			
Lockhurst Lane Long Buckby	. 0 7 6 . 0 16 5 .		6	0 40 44			
Long Eaton		0 1		1 0 4			
Loughborough				0 6 0			
Lowdham	. 0 8 7.	. 0 10	0	0 18 7			
Ludlow		. 0 10	0	1 0 6			
Ludlow Lynn	. 1 15 9 .	. 0 12	6				
Malvern	. 0 11 0 .	. 0 10					
Mansfield	. 0 18 11 .	. 0 5	0				
Woodhouse	. 0 15 6 .	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	6				
March			0	2 0 0			
Market Harborough		. 0 2	6	0 1 2 0			
Melton		. 0 10		0			
Melton Mowbray	. 0 7 6 .	. 0 2	6	0 10 0	)		
Moulton	. 0 15 3 .	. 0 2	6	. 017 8			
Netherfield	. 172.	. 0 5	0	1122			
Newark	. 1 16 5	. 0 12		. 2 8 11			
Northampton	. 0 15 0 .	. 0 2	6	0 17 6			
Carried forward	. 74 11 7	45 12	6	120 4	98	8 7 3200	7 19 5
Carried forward	1 12 11	10 14			30	, 0230	

	Travelling.	Expose	ien.	Tota	l s				
	£ s. d.	£ 8. d	l.	£ s.	d.		s. d.		d.
Brought forward By Conferences, &c.—continued :-	. 74 11 7	45 12	6 12	20 4	1	98	8 7	82007 19	5
Nottingham	. 1 0 9	0 15	0	1 15	9				
Nuneaton	. 1 4 9		6	2 7	8				
Oakengates Ocker Hill			6	1 15	0				
Overseal	. 0 5 8	0 2	6	0 7	9				
Pinxton	. 0 4 2	0 2	6	0 6	8				
Pleasley	. 0 17 8	0 10	0	0 13	9				
Retford	. 0166	1 0	0	1 16	6				
Ripley	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	1 0	0	8 9 0 16	8				
Rugby	. 0 9 9	0 2	6	0 12	3				
Rugeley Rushden	1 5 6	. 1 0	0	2 5	6				
Sandiacre	. 0 2 8 0 16 8		6 6	0 5	2 2				
Scunthorpe	. 100	0 2	6	1 2	6				
Selston	. 0140	0 10	0	1 4	0				
Shrewsbury		0 10	0	$\begin{array}{ccc} 1 & 0 \\ 1 & 6 \end{array}$	6 2				
Skegness	. 0 18 6	0 10	0	1 8	6				
Southwell	. 0 4 0	0 2	6	$\begin{array}{ccc} 0 & 6 \\ 2 & 6 \end{array}$	6				
SpaldingStafford	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	. 2 0	0	4 .0	0				
Stapleford	. 0126	1 2	6	1 15	0				
Stamford Stoke			$\begin{array}{c} 6 & \dots \\ 6 & \dots \end{array}$	$\begin{array}{cc} 0 & 12 \\ 0 & 2 \end{array}$	6				
Sutton Bridge	. 0 15 8	. 1 0	0	1 15	8				
Sutton Coldfield	. 0123	0 10	0	$\begin{array}{ccc} 1 & 2 \\ 1 & 0 \end{array}$	3				
Sutton-on-Trent	. 0 10 0	0 10	0	1 0 2 4	-2				
Thorney		0 10	0	0 10	0				
Tibshelf	. 2 6 0	0 10	0	3 11 1 3	0				
Walsall	. 0 13 0 . 9 6 11	6 5	0 :	15 11					
Warsop Vale	. 0 10 3	0 10	0	1 0	3				
Warwick Wednesbury			0	1 1 1	11 8				
Wellingborough	. 1 4 3	0 12	6	1 16	9				
Wellington	. 1 4 6		0 · · ·	1 14	6				
West Bromwich			6 0	1 5	0				
Wollaston	. 0 8 6	0 10	0	0 18	6				
Worcester	. 1 15 9	. 0 12	6	2 8	3				
	118 19 5	77 7	6 1	96 6	11	196	6 11		
			-						
., GRANTS TO DISTRICT ASSOCIATIONS:-	-								
Northampton and Earls Barton D	istrict Associ	iation		9 15	. 5				
Wellingborough and Kettering Dis	strict Associa	ation		12 4	7				
Leicester District Association Coventry District Association				13 16	4				
Birmingham District Association				14 17	9				
Stafford District Association Derby District Association			• • • • •	21 2 11 18	0				
Nottingham District Association .				8 15	4				
Lincoln District Association				19 8	7	101	0 0		
						121	3 8		
, MISCELLANEOUS EXPENSES: -					_				
General Printing Postages and Telegrams				11 18	5				
Bank Charges				0 19					
Treasurer's Honorarium				4 4	0				
Hire of Rooms	• • • • • • • • • • • • • • • • • • • •		• • • •	1 5	3	26	15 6		
					-				
						442	14 8	442 14	8
					_			112 1	
Carried forward						• • •		32450 14	1

Brought forward									£	s. d.
NORT						••••			02100	
By Sectional Board Meetings:-					£ s. d	. £	S.	d.		
Travelling Expenses	• • • • • • • •	• • • • •		• • • • •	. 22 18					
Dapenses		• • • • •			. 9 17		15	7		
	Travel	ling.	Expe	nses.	Totals			•		
,, Conferences and other Meetings:-	- £ s.	d.	£ s.	d.	£ 8. (					
Allendale	1 11 '	4	0.15	0.	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	1				
Barnard Castle	3 7	7	1 18	6.	. 5 6					
Bebside	. 0 6			0.	. 0 11	3				
BedlingtonBelsay		9	0 5 0 5		. 0 18	9				
Birtley Bishop Auckland	0 1	0	0 2	b .	. 0 3 1	3				
Bishop Auckland	. 0 5	0	0 1	3.	. 0 6	3				
Blaydon	0 0	8 10	0 5		. 0 5	1				
Brotton	. 1 2	3	0 2			)				
Carlin How	. 0 15	8	0 2	6.	. 0 18	2				
Castle Howard	0 15	6 7	0 5 0 17			3				
Coxlodge	0 0	9	0 2			3				
Crook Darlington	0 4	4	0 2	6 .	. 0 6 1					
Durham	1 10 0 6	3 9	0 7		0 14					
Eston		6	0 2	6	0 4					
Gateshead	0 3	6 .	0 5	- 10	. 0 8 1					
Gilsland	$\begin{array}{ccc} 1 & 0 \\ 0 & 5 \end{array}$	8 .	0 7 0 2	6	185					
Haltwhistle	0 7	5	0 2	6	, 0 9 1					
Hebburn	0 2	2	0 5	0	. 0 7					
Hetto J Downs Langley Park	0 4	6 3	$\begin{array}{ccc} 0 & 5 \\ 0 & 2 \end{array}$							
Leadgate	0 10 1	10	0 5		0 15 10	)				
Loftus	3 14	0	1 16							
Longtown Middlesbrough		5 3	0 19 1 11		3 14 4 4 19					
Newbiggin	5 3	6	3 0	0	8 3 (	5				
New Brancepeth	0 0	9	$\begin{array}{ccc} 0 & 2 \\ 0 & 2 \end{array}$	6						
Newburn	1 10	6	9 7	6	3 18 (					
Newcastle—Office Committee ,, Trades Union Congress	15 17	4	9.15	0	25 12					
Newsham	0 10	7	8 U	U	3 10 (					
North Shields		1	2 0	0	3 16					
Penrith	0 9	9	0 2	0	0 12 3					
Pickering Pittington	0 13 0 4	0	$\begin{array}{ccc} 0 & 2 \\ 0 & 2 \end{array}$							
Saltburn		2			2 7 2	}				
Skinningrove	4 6	6	1 11							
Staithes	0 5 0 17	$\stackrel{7}{\overset{.}{\overset{.}{\overset{.}{2}}}}$	$\begin{array}{ccc} 0 & 2 \\ 0 & 7 \end{array}$	6						
Stockton		0	0 2	6	0 8 6	,				
Sunderland		4	0 10	0	1 2 4					
Tantobie	0 9	2	$\begin{array}{ccc} 0 & 10 \\ 0 & 2 \end{array}$	0 6						
Wallsend	0 4	7	0 7	6	0 12 1					
West Pelton	0 5 1	1	0 5	0	0 10 11					
West Stanley	0 B 3 8	8	$\begin{smallmatrix}0&5\\2&10\end{smallmatrix}$	0 0	5 18 8					
Wigton	0 5	6	0 2	6	0 8 0					
Willington	0 4	9	0 5 0 2	0 6						
Windy Nook	$\begin{array}{ccc} 0 & 0 \\ 1 & 0 \end{array}$	6 · · · · · · · · · · · · · · · · · · ·	0 5	6						
Wooler and Hedgelev	2 16	7	3 8	3	6 4 10					
Workington	0 15	7 3	0 11 0 14	9						
York, Malton, and Pickering	2 10	8	0 5							
,,			47 0		121 10 10					
	74 10	-	21 0			121	10	10		
						154	0	_ g o	2450 1	4 1
Carried forward						154	0	0 0	2400 1	1 1

### CASH ACCOUNT.

Brought forward
South Durham and North Riding of Yorkshire Dis Assoc. 22 8 2 120 17 5
MISCELLANEOUS EXPENSES: —
Engraving Shield         0 10 6           Telegraphic Address         1 1 0           Conference Teas         8 0 6
146 2 8
421 6 6
421 6 6
NORTH-WESTERN SECTION.
By Sectional Board Meetings:—
Farnworth

			ing. I				Tota					•	
Brought forward		8.	d. 6	$egin{smallmatrix} \pounds & : \ 21 & 1 \end{bmatrix}$	s. (	a. 3	£ s.	d.	£ 8	. d.	. £ 4 32872	s. 0	d. 7
By Conferences, &c continued :-											. 020,2		.
Grasscroft	0	1	9	0	2 2	6 6	0 4						
Guiseley	0		ıi	ő	2	6							
Haslingden	0	0	6	0	2	6	0 8						
Hayfield Hebden Bridge	0	11 —	9	0	2 5	6							
Heckmondwike Hepworth	0	0	9	0	5	0	0 4	5 9					
Hepworth	0	0	$0 \dots$	0	2	6							
Higham Higher Hurst	0	1	6	0	2	6							
Hindley	0	1	7	0	2	6	0						
Horbury Howden	0	1 5	0	0	2	6							
Huddersfield	0	5	0	0	10	0	0 1	5 0					
Hull	0	11	0	0	5	6							
Hyde Kendal	0	6	3	0	2	6	0	3 9					
Kirkham	0	3	0	0	2	6	. 0	5 6					
Lancaster Langdale	1	9	11 6	0	10 2	6		9 11					
Leeds		15	0	1	14	0	3	9 0					
Leek	0	6	9	0	8	6	0 1	9 3 8 5					
Leigh Leven Valley	0	9	$\begin{array}{c} 11 & \dots \\ 9 & \dots \end{array}$	0	2	6		3					
Liverpool	U	11	6	0	7	6	0 1						
London		10 1	11 0	1	2	6		0 11					
Lumb		î	9	0	2	6	. 0	4 3					
Lumb Macclesfield	0	6	0	0	2	6							
Manchester		4	1		12 11	6	$\begin{array}{ccc} 2 & 1 \\ 2 & 1 \end{array}$						
Marple	0	3	4	0	2	6 .	. 0	5 10					
Middlestown	0	1	0 · · · · · · · · · · · · · · · · · · ·	0	2 2	6		8 6 4 1					
Middleton	0	1	3	ő	2.	6		3 9					
Nelson	6	8	0	2	1	0	. 8	9 0					
Northwich	0	2 12	7 · · · 3 · · ·	0	2	6		$\begin{bmatrix} 5 & 1 \\ 9 & 9 \end{bmatrix}$					
Oldham Oxeroft	0	8	0		10	0	0 1	8 0					
Penyffordd		12	9	0	5	0	0 1						
Preston	0	7	6 · · · 8 · · ·	0	5	6	0 1	5 3					
Preston	ő		10	0	2	6	. 0	4 4					
Ramspottom	· U	1	0	0	2 13	6	4 4	8 6 6 6					
Rawtenstall Ripon	0	3 10	0	ő	2	6 .	01	2 6					
Rochdale		_		0	2	6 .	. 0	2 6 2 6		•			
Runcorn	0	14	0	0	2	6.	0.1						
Scarborough		4	0	0	5	0	0	9 0					
Southport	. 0	6	11 9	0	7	6	. 0						
Sowerby Bridge	0	3	8	0	2	6	01						
Stockport	0	8	1	0	5	0 .	. 01	3 1 8 9					
Stocksbridge	. 0	3	9 · · · 11 · · ·	0	5	6.		8 9 8 5					
Ulverston		1	0	0	2	6.	. 0	8 6					
Walmer Bridge	. 0	1	3	0	6	6	0.1	89 09					
Warrington	0 5	3	9	0	10	0 .	6 1	3 9					
Whitefield	. 0	2	2	0	5	0 .	. 0	7 2					
Wigan	, 0	2	4	- 0	2 18	$\begin{array}{c} 6 \\ 6 \end{array}$		4 10 1 0					
Windhill York.	, o	_	6		10	0.							
	_	0	_	AC	11	9	121 1	1 11					
., Boundaries Sub-committee :-	75	0	2	46	11	U		-	121	11 1	1		
Bamber Bridge	0	6	9	0	6	0 .							
Bamfurlong		10	5	0	8	6 .		8 11					
Carried forward	. 0	17	2	0	14	6	11	1 8	221	11	3 32872	0	7

•					
	Travelling.	Expenses.	Totals.		
	£ s. d.	£ s. d. 0 14 6	£ s. d.	£ 8.	d. £ s. d.
Brought forward	0 17 2	0 14 6	1 11 8	221 11	3 82872 0 7
BY BOUNDARIES SUB-COMMITTEE-continu	ed · -				
Beswick Blackley Bryn Gates Burslem Chesterfield (Healand and Clean	0 2 6	0 3 6 .	0 6 0		
Blackley	1 3 4	0 18 6 .	2 1 10		
Bryn Gates	1 1 0	0 17 0 .	. 1 18 0		
Charterfold (Tayland and Clay	0 15 4	060.	. 1 1 4		
Chesterfield (Hasland and Clay Cross)	4 8 1	3 2 0 .	7 10 1		
Leigh	1 4 4	1 2 0 .	2 6 4		
3.51 A	17 6 6	12 1 6 .	00 0 0		
Manchester Mossley Pendleton Platt Bridge Stalybridge Tottington Westhoughton Wrexham	0 19 8	0 10 0 .	1 9 3		
Pendleton	1 1 9	1 2 6.	2 4 3		
Platt Bridge	0 7 5 .	086.	. 0 10 11		
Stalybridge	0 16 11	0 10 6.	. 1 7 5		
Tottington	1 2 7	176.	. 2 10 1		
Westhoughton	0 6 7	076.	. 0 14 1		
Wrexham	1 15 10 .	. 0 18 6 .	. 2 14 4		
	33 8 7	24 5 0	57 13 7	EP 10	
CHARLE AND DECEMBER OF				57 13	
,, CHORAL AND DEMONSTRATION SUB-COM	MITTEE :-	0 1 0	00 1 5		
Blackley	1 17 0	0 16 0	9 19 9		
Manchester	1 8 7	0 17 0	2 5 7		
Blackburn Blackley Manchester Sheffield	2 19 10	0.16 0	3 15 10		
Guernera	2 10 10 .	. • 10 0 .	. 0 10 10		
	20 6 0	8 10 0	28 16 0		
Impressed Stamp			. 0 15 0		
Postages			. 6 15 0	00 0	
C				36 €	0
"GRANTS TO DISTRICT ASSOCIATIONS:-			0 15 0		
Airedale District Association		• • • • • • • • • • • • •	. 8 15 6		
Bolton District Association Calderdale District Association		• • • • • • • • • • • • •	8 7 7		
Calderdale District Association	****	• • • • • • • • • • •	30 16 8		
Cheshire and North Wales District Dewsbury District Association	Associatio	n	. 14 3 9		
East Yorkshire District Association			27 3 11		
Huddersfield District Association	ш		7 0 9		
Huddersfield District Association . Macclesfield, Crewe and District A	ssociation.		. 19 18 9		
Manchester District Association	.550014410111		. 18 11 2		
Manchester District Association North-East Lancashire District Ass	sociation .		. 14 17 5		
North Lancashire District Associat	tion		. 19 17 8		
North Lonsdale District Association	n		. 21 13 0		
Oldham District Association Rochdale District Association			. 9 16 4		
Rochdale District Association			. 14 17 (		
Rossendale District Association			. 9 12 10		
Rossendale District Association South Yorkshire District Association	on		. 11 18 5		
				252 (	0 5
" MISCELLANEOUS EXPENSES:-			00.10		
General Printing			. 96 19 0		
Postages		• • • • • • • • • • •	. 22 13 2	2	
Mana		**********	0.19		
Carriage Maps Hire of Conveyances Impressed Stamps			1 9 (	)	
Impressed Stamps			0 1	í	
Telegrams			0 1	)	
* ciograms				121 1	7 10
				689	9 1
					689 9 1
SCOT	TISH S	ECTION.			
Du Commence Davis Manner			e . a		a
By Sectional Board Meetings:— Travelling			£ s. d.	£s	• U•
Expenses			16 7 6		
				- 57 1	6 6
,	Travelling	Expenses	Totals	01 1	0
SUB-COMMITTER MERTINGS :-	£ s. d.	£ s. d.	£ s. d		
,, Sub-committee Meetings:— Glasgow	. 10 15 1	. 12 12 6	. 23 7	7	
				- 23	7 7
				- 25	
Carried forward				- 25	

### CASH ACCOUNT.

Brought forward	£	vel:	ling d.	. I	Exp £	en s.	ses.			tal		£ 81	s. 4	d. 1	£ 33561		d. 8	
By Educational Committee Meetings: Edinburgh	0 13	0		• •	0 8	2 5	6		0 21	2 5	9							
	13	0	6		8	7	6		21	8	0	21	8	0				
" Conferences and other Meetings: -	0	7	8		0	6				13	8			Ĭ				
Ayr BarrheadBonnybridge	0	12 5 7	7	• •	0	5 5	0	• •	0	14 10 12	11 7 2							
Brechin	. 2		0		0 0	7 2 5	$\frac{6}{6}$		3 0 1	5 5 3	4 6 7							
Calderwood	0	$\frac{1}{14}$	8	•••	0	2	0 6 6		0	4 16	6							
Carronshore	. 0	11 11 4	5	• •	0	2	0 6 0		0	16 13 9	11 4							
Cowdenbeath	0	13 15	4 11	• •	0	5	0	• •	2	18	4 11 0							
Cumbernauld Dalmuir Dumbarton	. 0	5	10		0	5	0		0	8 10	2 10							
Dumfries Dunblane Dundee	. 0	11	5 7		0	18 5 2		::	1 0	9 4 18	5 7 10							
Dunfermline	. 1	4 1	3		0	12	6	::		16 4 0	9 6							
East Wemyss Edinburgh Falkirk	. 3	4	0 11		0	11 18	6		5 3	14	0 5							
GalashielsGlasgowGrangemouth	. 12	14	7	::	0 13 0	7 17 2	6		2 25	1 18 9	8 7 2							
Haddington	. 0	12	9	• •	0	5 2	6		0	17 8	8 8							
Hawick  Jedburgh  Johnstone	. 0	14	0		0 0 0	6	6	::	0	16 8	6							
Kelty Kilwinning Kirkconnel	. 0	7	4		0	6	0		0	18 13 11	1 4 8							
Larkhall	. (	5	3	::	0	5 5	0		0	10 16	3							
Leven	. (	) 11 ) 11   17	. 0		- 0	6 5	0		2		0 0 5							
Motherwell	. (		6		0	5	6		. 0	6	0 6 7							
New Milns Paisley Pathhead	. (	9	. 11	• •	0	10	6		. 0	19	11 3 4							
Perth Queensferry Rothesay	. (	0 4	10 1 0 3 8		0	10	0		. (	13	8							
Rutherglen Selkirk	. (	1 18 0 9	5 11		0		6		, (	1 0 12 10								
Springburn Uddingston West Kilbride	. 1	1 7	4		0		0		, (	12	4							
	5	8 (	5 2		34	15	5 6		98	3 0	8	90	3 (	)	8			
"GRANTS TO DISTRICT ASSOCIATIONS:- Ayrshire District Association Border Counties District Associat	ion									3 0	0							
Central District Association  East of Scotland District Associat  Falkirk District Association	ion	• • •	• • • •							3 (3 3 (3 3 (3	0							
Carried forward												_	5 1	2	9 3350	31	9	8

		-		-	-				
Brought forward.  By Grants to District Associations—continued:— Fife and Kinross District Association Glasgow and Suburbs District Association Perth, Forfar and Aberdeenshire District Association Renfrewshire District Association Stirling, West of Fife, & Clackmannan District Association	3 3	0	0	£ 195	12	d. 9	£ 33561	s. 9.	d. 8
General Printing.  General Printing. Postages Carriage Telegrams, Telephone Rent and Coarges Sundries. Office Cleaning and Caretaker Coal, Gas, and Electricity Office Rent. Railway Contract Advertising Treasurer's Salary Directory Special Joint Conference on Education -Half Expenses Conference Teas. Hire of Rooms Telegraphic Address. Rates and Taxes. Bank Charges Insurance Purchase of Typewriter	21 2 10 1 37 22 49 12 2 5 0 9 6 0 1 11 2	10 0 6 16 19 13 0 9 1 0 12 4 10 5 1 1 1 5	0000600007000	277	5	5			
			-						
•			-	502	18	2	500	4.0	-
201111111111111111111111111111111111111			_		-	-	502	18	2
SOUTHERN SECTION. By Sectional Board Meetings:		S. (	_	£	s.				
Travelling   Expenses   Travelling   Expenses	14 E 1 2 1 0 0 1 0 2 8 0 0 1 1 1 1 0 0 8 7 1 0	5 otal s. 8 9 5 4 12 15 0 10 8 10 1 8 10 7 7 6 0 10 8 10 1 8 10 7 7 7 6 10 8 10 1 1 8	d. 38902611921173611	58	4	9			
Colchester 0 16 6 0 10 0			9						
Control forward 90 16 10 0 10 0	1	6 1	0	EQ	4	0 0	MOGI	7.3	_
Carried forward	1	6 1	0	<b>5</b> 8	4	9 8	14064	7 1	0

	Пъс	line	E	0.00	m. + 1					
	Travell £ s.		Expen £ s.		Totals		e e	d. £		d.
Brought forward	29 16	8	14 O	d. 0	£ s. 43 16	a. <i>a</i> 8 5		d. £		
By Conferences, &c continued:-	-0 IO	9	A 2 U	J	10 10	0 0	F 0	0 0100	* 1	10
Cricklewood	0 3	8	0 2	6	0 6	2				
Cromer	2 19	1	0 12	6		7				
Dartford	0 1	6	0 2	6		0				
Devizes	1 2	5	0 5 0 10	0		5				
Diss Dorking		0	$\begin{array}{cc} 0 & 10 \\ 0 & 2 \end{array}$	0 6		9 6				
Dunstable	0 8	3	0 5	0		3				
East Grinstead	0 6	6	0 7	0		6				
Eastleigh	0 19	9	0 5	0	1 4	9				
Edmonton	0 3	0	0 8	0		0				
Egham	0 3	4	0 2	6	0 5 1					
Ely		3	0 10 0 5	0		3				
Enfield Highway		2	0 5	0		2				
Epsom	0 5	8	0 2	6		2				
Fakenham	0 19	1	0 11	6	1 10	7				
Farnham	1 4	9	0 15	0 .	1 19	9				
Faversham		1	0 10	0	1 5	1				
Felixstowe		0	0 10 1 0	0	1 10	0				
FolkestoneGravesend		9	0 5	0	0 10	9				
Grays		7	0 5	0	0 14	7				
Great Marlow	. 0 4	8	0 2	6	0 7	2				
Great Missenden	0 3	6	0 5	0	0 8	6				
Greenstreet	0 13	7	0 10	0	1 3	7				
Halstead		0	$\begin{array}{cc} 1 & 2 \\ 0 & 12 \end{array}$	$6 \dots 6 \dots$	3 8 1 13	6 6				
Hampton		3	1 0		1 16	3				
Hastings		6	1 7	9	3 11	3				
Hayward's Heath	0 11	0	0 2	6	0 13	6				
Hemel Hempstead	. 0 6	9	0 2	6	0 9	3				
High Wycombe	. 0 19	8	0 7	6	1 7	2				
Hoddesdon	. 0 3	8	0 5	0	0 8	8				
Leiston		10	0 10 0 16	6 . 3	1 6 1 11	8				
Lewes		0	0 5	0	0 10	0				
London	26 16	7	12 19	10	39 16	5				
. Executive	10 10	8	3 5	0	13 15	8				
", Educational	2 2	5	2 17	6		11				
Luton	. 0 8	9	0 2 0 5	6	0 11 0 14	3 6				
Luton and Dunstable		6	0 6	0	0 9	6				
Maidstone		3	1 1	6	2 7	9				
Maldon	1 1	5	0 12	6		li .				
Marlow	. 0 6	2	0 2	6	0 8	8				
Mitcham	$\begin{array}{ccc} & 1 & 5 \\ & 2 & 1 \end{array}$	5	0 15	3	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	8				
Newhaven		0	$\begin{array}{ccc} 1 & 0 \\ 0 & 2 \end{array}$			6				
Newport Pagnell		1	0.10	6		7				
Oxford	2 14	ō	1 7	6	4 1	6				
Parkstone	. 1 9	6	0 10	0	1 19	6				
Penge	. 1 9	3	0 15	0		8				
Petersfield	. 1 4	11	0 14	0		7				
PortlandPortsmouth—Congress Reception	1 18	7	0 10	0	2 0	1				
Committee	. 23 8	6	5 3	6	28 12	0				
Rainham	. 0 10	11	0 15	0	1 5	11				
Ramsgate	. 1 13	8	1 2	6	2 16	2				
Reading	. 1 10	3	0 16	0		3				
Richmond	. 0 2	9	0 7	6		3				
Rochester	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	0 7	0 5	0	0.10	7				
St. Albans		7	1 0	0		í				
Sawston		i	1 2	6	8 0	7				
Sevenoaks	. 1 5	6	0 15	0	2 0	6				
Sheerness	. –		0 2	6	0 2	6				
Sittingbourne	. 1 8	2		6		8 11				
Slough	. 0 18		0 8	6	- 0	3				
Southall	. 0 0	9	0 2	<u></u> 6						
Carried forward	.151 3	1	69 16	1	220 19	2	58	4 9 3400	64 7	10
0.121.00.10101.0.7111111										

Travelling. Expenses. Totals.
£ s. d. £ s. d. £ s. d. £ s. d.
Brought forward151 8 1 69 16 1 220 19 2 58 4 9 34064 7 10 By Conferences, &ccontinued:—
Southampton
Stoke Newington
Stony Stratford 2 7 2 0 5 0 2 12 2
Stowmarket
Stratford
Surbiton 0 17 7 1 9 9 2 7 4
Swaffham
Swanley 0 4 6 0 2 6 0 7 0
Swindon
Tollesbury
Tonbridge 0 9 8 0 2 6 0 12 2
Tooting 0 18 5 0 10 0 1 8 5
Trowbridge 2 4 7 1 0 0 3 4 7 Tunbridge Wells 1 0 2 0 5 0 1 .5 2
Swanley       0       4       6       0       2       6       0       7         Swindon       0       10       6       0       2       6       0       13       0         Tiptree       0       10       8       0       10       0       1       4       3         Tollesbury       0       14       3       0       10       0       1       4       3         Tonbridge       0       9       8       0       2       6       0       12       2         Tooting       0       13       5       0       10       0       1       3       5         Trowbridge       2       4       7       1       0       3       4       7         Tunbridge Wells       1       0       2       5       0       1       5       2       2         Walmer and Ramsgate       0       17       3       1       5       6       2       2       9         Wallowith       0       10       7       0       2       6       0       13       1         Wealdstone       0       1       <
Walworth 0 10 7 0 2 6 0 13 1
Wealdstone 0 1 6 0 2 6 0 4 0
Westbury 1 15 9 0 10 0 2 5 9
Westerham
Weybridge 0 6 10 0 2 6 0 9 4 Weymouth 1 9 0 0 10 0 1 10 0
Wicklord 0 7 8 0 2 6 0 10 2
Wickham Market 0 4 0 0 10 0 0 14 0
Willesden
Windsor 2 0 10 0 12 6 2 13 4
Wittenham
Woburn Sands
Woking 0 8 1 0 2 6 0 10 7 Wolverton 1 5 5 0 5 0 1 10 5
Wolverton
Wootton 0 5 4 0 10 0 0 15 4
WOOMOH 0 D 4 0 10 0 0 15 4
Yarmouth
182 9 1 87 4 10 269 13 11 269 13 11
182 9 1 87 4 10 269 13 11 ,, Grants to District Associations:— 269 13 11
182 9 1 87 4 10 269 13 11  ,, Grants to District Associations:—  North Metropolitan District Association
182 9 1 87 4 10 269 13 11   269 13 11
182 9 1 87 4 10 269 13 11   269 13   269 13 11   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13
182 9 1 87 4 10 269 13 11   269 13 11
182 9 1 87 4 10 269 13 11   269 13 11
182 9 1 87 4 10 269 13 11   269 13 11   269 13 11   369 13 11   269 13 11   369 13 11
182 9 1 87 4 10 269 13 11   269 13   269 13 11   269 13   269 13   269 13   269 13   269 13   269 13
182 9 1 87 4 10 269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 11   269 13 12   269 13 11   269 13 12   269 13 11   269 13 12   269 13 12   269 13 12   269 13 12   269 13 13 10   269 13 13 10   269 13 13 10   269 13 13 10   269 13 13 10   269 13 13 10   269 13 13 10   269 13 13 10   269 13 13 10   269 13 13 10   269 13 13 10   269 13 13 10   269 13 13 10   269 13 13 10   269 13 13 13   269 13 13 13   269 13 13 13   269 13 13 13   269 13 13 13   269 13 13 13   269 13 13 13   269 13   269 13 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13   269 13 13   269 13
182 9 1 87 4 10 269 13 11   269 13 11   269 13 11   3
182 9 1 87 4 10 269 13 11   269 13 11
182 9 1 87 4 10 269 13 11
182 9 1 87 4 10 269 13 11
182 9 1 87 4 10 269 13 11
182 9 1 87 4 10 269 13 11
182 9 1 87 4 10 269 13 11
182 9 1 87 4 10 269 13 11
182 9 1 87 4 10 269 13 11
182 9 1 87 4 10 269 13 11
182 9 1 87 4 10 269 13 11
182 9 1 87 4 10 269 13 11   269 13 11
182 9 1 87 4 10 269 13 11
182 9 1 87 4 10 269 13 11
182 9 1 87 4 10 269 13 11
182 9 1 87 4 10 269 13 11

£ s. d. £ s. d. £ s. d. 170 10 10 504 4 7 8064 7 10
Brought forward
Hire of Rooms 0 12 6
Assistance
National Conference on the Prevention of Destitution 2 2 0
Purchase of Typewriter
207 8 3
711 12 10
711 12 10
SOUTH-WESTERN SECTION.
By Sectional Board Meetings: - £ s. d. £ s. d.
Travelling
Expenses
Travelling. Expenses Totals.
CONFERENCES AND OTHER MEETINGS: - £ s. d. £ s. d. £ s. d.
Ashburton
Axminster
Bedminster — 0 2 6 0 2 6
Bickington
Bodmin 0 13 10 . 0 5 0 . 0 18 10
Bridgwater
Brixham 2 10 0 0 15 0 3 5 0
Bruton 0 10 1 0 10 0 1 0 1
Buckfastleigh 1 15 0 0 12 6 2 7 6
Burnham
Clapton-in-Gordano 0 11 3 0 10 0 1 1 3
- Clevedon 0 4 0 0 2 6 0 6 6
Colyton 3 13 0 2 0 0 5 13 0
Cornwood
Cullompton
Dartmouth 1 11 7 0 12 6 2 4 1
Denouty, o to o 1 o o
Exeter
Exmouth
0 4 0 0 0 0 0
Highbridge 0 1 10 0 2 6 0 4 4
High Littleton
Intracombe. 3 0 0 1 0 0 4 0 0 Intracombe. 9 2 0 2 6 0 10 8
Kingshridge 1 2 4 0 7 6 1 9 10
Lee Moor 0 4 3 0 2 6 0 6 9
Liskeard 0 9 0 0 5 0 0 14 0
North Petherton 0 8 6 0 2 6 0 11 0
Okehampton         1 13 8         1 10 0         3 3         3           Paignton         2 12 6         1 2 6         3 15 0           Pensilva         0 18 6         0 5 0         1 3 6
Paignton
Pensava
Plymouth 6 14 6 3 10 0 10 4 6
Plympton 0 0 9 0 2 6 0 3 3
Portishead
Redfield
Books 1 9 9 . 1 2 6 . 2 12 8
St Blazev 0 10 3 0 2 6 0 12 9
St. Breward 1 0 0 0 10 0 . 1 10 0
St. Budeaux 0 6 9 0 2 6 0 9 3 St. Columb Road 0 10 10 1 0 10
South Molton 0 12 3 0 10 0 1 2 2
South Petherton 0 15 3 0 10 0 1 5 3
7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
Carried forward 76 15 6 41 10 0 118 5 6 72 14 10 34776 0 8

											-	-				
	(II)		W 64	177				m	4-3							
	Tra	velli 8.	ng.	EXI	pen	ses.	•		s.		0		3	£	s. d	
Brought forward	76	15	6	£	10	u.	1	18	5			8.		34776		
By Conferences, &c continued:-	. 10	10		T.A.	20		^		0	U	14	2.4	10	01110	0 (	
Taunton	. 1	2	6	0	5	0 .		1	7	6						
Tarista ale	0			0	10	0 .		1	2	0						
Teignmouth	. 1	6	6	0	12	6 .	٠.	1	19	0						
Templecombe	. 2	2	9	2	0	0 .	٠.	4	2	9						
Torquay	. 2	12	8	0	15	0 .	• •	3	7	3						
Tevision Teignmouth Templecombe Torquay Truro Twerton Wadebridge Weston super Mare	. 1	11 1	6	0	0	0 .			10 11	6						
Wadahridga		0	3	0	10	0 .			19	8						
Weston-super-Mare	. 0	4	9		2			ŏ	7	3						
Wincanton	. 0	19	6	Ö	5			1	4	6						
Wadebridge Weston-super-Mare Wincanton Yeovil	. 0	6			10			0	16	9						
	_		_	_		_		_		_						
	89	9	1	48	5	0	1	37	14							
	_		_	_	_	_		_		-	137	14	1			
, GRANTS TO DISTRICT ASSOCIATIONS :-			42					0=	0							
Bristol and Somersetshire District	AS8	ocia	tion		• • •	• • • •	• •	25	2	4						
Cornwall District Association		• • • •	• • • •	• • • •	• • •		• •	24	19	9	40	18	1			
" MISCELLANEOUS EXPENSES:-											35	10	1			
General Printing								10	8	4						
Postages								3	18	10						
Hire of Halls								3	0	0						
Hire of Halls Hire of Lantern								0	10	6						
Hand Bag								0	14	6						
Treasurer's Honorarium							٠.	3	3	0	-		_			
								_		_	21	15	2			
- 4											282	9	2			
•											404	4		282	9	9
														200	-	~
was	(III V )		CT			N.T.										
WES	TE	KN	25	101	110	M.										
By Speriorat Board Merrings								e.	0	а	£		а			
By Sectional Board Meetings:-								£	s. 1	d.	£	8.	d.			
Travelling								83	s. 1 2	6	£	8.	d.			
	• • • •			• • • •		•••	• •	88	2	6	£					
Travelling Expenses	Tra	vell	ing.	Ex	per	ises		83 8 T	ota	6 6 .ls.						
Travelling Expenses	Tra	vell	ing.	Ex	per	ises		83 8 T	ota s.	6 d.						
Travelling Expenses , Conferences and other Meetings: Aberaman	Tra	vell s. 8	ing. d. 0	Ex £ 0	per 8.	d.		83 8 T£	1 2 ota s. 18	6 6 ls. d.						
Travelling. Expenses ,, Conferences and other Meetings: Aberaman Abergavenny	Tra - £	vell s. 8	ing. d. 0	Ex £ 0	per 8. 10 2	d. 0 6		83 8 T £ 0	ota s. 18 8	6 6 d. d. 0						
Travelling. Expenses ,, Conferences and other Meetings: Aberaman. Abergavenny Aberyschan	Tra - £	vell s. 8 6	ing. d. 0 0	Ex £ 0 0 0	per 8. 10 2	d. 0 6		83 8 T£ 000	ota s. 18 8 18	6 6 ls. d. 0 6 0						
Travelling. Expenses ,, Conferences and other Meetings: Aberaman. Abergavenny Aberyschan Barry Pleakered	Tra - £ . 0	vell 8. 8 6 13	ing. d. 0 0 2	Ex £ 0 0 0 0 0 0	per 8. 10 2 5	d. 0 6 0		83 8 T£ 0000	ota s. 18 8 18	6 6 ls. d. 0 6 0 8						
Travelling. Expenses  ,, Conferences and other Meetings: Abergaman. Abergavenny Abergschan Barry Pleakerood	Tra - £ . 0	vell 8. 8 6 13	ing. d. 0 0 2 6	Ex £ 0 0 0 0 0 0 0	per 8. 10 2 5 2 2	d. 0 6 0 6		83 8 T£ 00 00 0	ota s. 18 8 18	6 6 ls. d. 0 6 0 8						
Travelling. Expenses  ,, Conferences and other Meetings: Abergaman. Abergavenny Abergschan Barry Pleakerood	Tra - £ . 0	vell 8. 8 6 13	ing. d. 0 0 2 6 9	Ex £ 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5	d. 0 6 0 6 0		83 8 T£00000000000000000000000000000000000	ota s. 18 8 18 13 10	66 d. d. 0 6 0 8 0						
Travelling. Expenses  ,, Conferences and other Meetings: Abergaman. Abergavenny Abergschan Barry Pleakerood	Tra - £ . 0	vell 8. 8 6 13	ing. d. 0 0 2 6 9 5	Ex £ 0 0 0 0 0 0 0 0 0 0 0	per 8. 10 2 5 2 2 10 5 10	d. 0 6 0 6 0 0		83 8 T £ 0 0 0 0 0 1 0 2	ota s. 18 18 18 10 5 16 18	66 d. d. 0 6 0 8 0 9 0 5						
Travelling. Expenses  ,, Conferences and other Meetings: Abergaman. Abergavenny Abergschan Barry Pleakerood	Tra - £ . 0	vell 8. 8 6 13	ing. d. 0 0 2 6 9	Ex £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2	d. 0 6 0 6 0 6 0		83 8 T£ 0 0 0 0 0 1 0 2 1	1 2 ota s. 18 8 18 13 10 5 16 18 0	66 d.ls. d. 0 6 0 8 0 9 0 5 0						
Travelling. Expenses  ,, Conferences and other Meetings: Abergaman. Abergavenny Abergschan Barry Pleakerood	Tra - £ . 0	vell 8. 8 6 13	ing. d. 0 0 2 6 9 6	Ex £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 10	0 6 0 0 6 0 0 6 0 0 0 6 0	•••	83 8 T£ 0 0 0 0 0 1 0 2 1 1	1 2 ota s. 18 8 18 13 10 5 16 18 0 4	66 d.ls. d. 06 08 09 05 03						
Travelling Expenses  ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff	Tra - £ - 0 - 0 - 0 - 0 - 0 - 0 - 14	vell s. 8 6 13 11 7 15 11 8 17 14	ing. d. 0 0 2 6 9 6	Ex £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 10	0 6 0 0 6 0 6 0 6 0 6	•••	83 8 T£ 0 0 0 0 0 1 0 2 1 1 19	1 2 ota s. 18 8 18 13 10 5 16 18 0 4 4 4	66 d. d. 06 08 09 05 03 1						
Travelling Expenses  ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff	Tra - £ - 0 - 0 - 0 - 0 - 0 - 0 - 14	vell s. 8 6 13 11 7 15 11 8 17 14	ing. d. 0 0 2 6 9 6	Ex £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 10	0 6 0 0 6 6 0 0 6 6 6		83 8 T£ 0 0 0 0 0 1 1 1 1 1 9 3	ota s. 18 8 18 10 5 16 18 0 4 4 11	6 6 d. d. 0 6 0 8 0 9 0 0 5 0 3 1 1						
Travelling Expenses  , Conferences and other Meetings: Abergavenny Abergavenny Abergavenny Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff. , Choral Association Cerney,	Tra - £ - 0 - 0 - 0 - 0 - 0 - 0 - 14 - 1	vell s. 8 6 13 11 7 15 11 8 17 14 11 18	ing. d. 0 0 2 6 9 6	Ex £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 10	0 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		83 8 T£ 0 0 0 0 0 1 0 2 1 1 19 3 0	ota s. 18 8 18 10 5 16 18 0 4 4 11 10	6 6 d. d. 0 6 0 8 0 9 0 5 0 3 1 1 0						
Travelling. Expenses ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff. ,, Choral Association Cerney. Cinderford	Tra - £ - 0 - 0 - 0 - 0 - 0 - 0 - 14 - 1	vell's. 8 6 13 11 7 15 11 8 17 14 1 19 7 10	ing. d. 0 0 2 6 9 6	Ex £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 10	nses d. 0 6 0 6 0 6 0 6 0 6 6 0 6 6 6 6 6 6 6 6	•••	83 8 T£ 0 0 0 0 0 1 1 0 2 1 1 1 1 1 1 3 0 0 0	1 2 ota s. 18 8 18 13 10 5 16 18 0 4 4 11 10 18	66 d. d. 0 6 0 8 0 9 0 5 0 3 1 1 0 0						
Travelling Expenses  , Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff , Choral Association Cerney Cinderford Cirencester	Tra - £ - 0 - 0 - 0 - 0 - 0 - 0 - 14 - 1	vell s. 8 6 13 11 7 15 11 18 8 17 14 1 19 7 10 18	ing. d. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exx £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 10 2 12 2 7 7	nses d. 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6		83 8 T£ 0 0 0 0 0 1 1 19 3 0 0 1	1 2 ota s. 18 8 18 13 10 5 16 18 0 4 4 11 10 18 5	66 d. d. 0 6 0 8 0 9 0 5 0 3 1 1 0 0 8						
Travelling Expenses ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff ,, Choral Association Cerney Cinderford Cirencester Colbren	Tra - £. 00. 00. 00. 00. 00. 00. 114. 00. 00. 00. 00. 00. 00. 00. 00. 00. 0	vell's. 8 6 13 11 7 15 11 18 8 17 10 18 12	ing. d. 0 0 0 2 6 9 0 5 6 3 7 7 6 6 2 2 6	Ex & 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 10	0 6 0 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		83 8 T£ 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 2 ota s. 18 8 18 13 10 5 16 18 0 4 4 11 10 18	66 d. d. 0 6 0 8 0 9 0 5 0 3 1 1 0 0						
Travelling Expenses , Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff , Choral Association Cerney Cinderlord Cirencester Colbren Crompark Treorky	Traa £ . 0 0	s. 8 6 6 13 11 7 7 14 1 19 7 7 10 18 12 11 15 5	ing. d. 0 0 2 6 7 6 9 9	Ex £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	s. 10 2 5 2 2 10 5 10 2 10 2 10 2 10 2 10 2	0 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		83 8 T£ 0000011021119300011110	1 2 ota s. 18 8 18 10 5 16 18 0 4 4 11 10 18 5 15	66 d.ls. d. 06 08 09 05 00 31 1 00 08 0						
Travelling Expenses ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff. ,, Choral Association Cerney. Cinderford Cirencester Colbren Crompark Treorky. Crudwell Dumbleton	Tra  - £ - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	s. 8 6 6 13 11 7 7 14 1 19 7 7 10 18 12 11 15 5 6	ing. d. 0 0 2 5 7 6 9 9	Ex £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	s. 10 2 5 2 2 10 5 10 2 10 2 10 2 10 2 10 2	0 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		83 8 T£ 0 0 0 0 0 1 1 1 1 0 0 0 0 1 1 1 1 0 0	otas. 18 8 18 13 10 5 16 18 0 4 4 11 10 18 5 15 1 8 9	66 d.ls. d. 06 08 09 05 03 11 0 08 09 3 2						
Travelling Expenses  ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff , Choral Association Cerney. Cinderford Cirencester Colbren Crompark Treorky Crudwell Dumbleton Gloocester	Traa - £	s. 8 6 6 13 11 7 7 14 1 19 7 7 10 18 12 11 1 5 6 6 4	ing. dd. 0 0 2 6 7 7 6 6 9 9	Ex £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 12 2 7 7 7 2 10 2 2 12	0 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		83 8 T £ 0 0 0 0 0 0 1 1 1 1 0 0 0 4	1 2 ota s. 18 8 18 13 10 5 16 18 0 4 4 11 10 18 5 15 1 8 9 16	66   .ls. d. 06 08 09 05 03 11 00 8 0 9 3 2 8						
Travelling Expenses ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff. ,, Choral Association Cerney. Cinderford Cirencester Colbren Crompark Treorky Crudwell Dumbleton Gloucester Glyncorrwg	Traa - £	vell s. 8 6 6 13 111 7 7 15 11 1 19 7 10 18 12 11 1 5 6 6 4 13	ing. ing. d. 0 0 0 2 6 9 7 7 6 6 9 9 2	Exx £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 12 2 7 7 2 10 2 2 12 15 15	ases d. 0 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		838 T£ 0 0 0 0 0 1 0 2 1 1 1 9 3 0 0 0 1 1 1 1 0 0 4 2	1 2 ota s. 18 8 18 13 10 5 16 18 0 4 4 11 10 18 5 15 1 8 9 16 8	66   .ls. d. 06 08 09 05 03 11 00 8 09 3 2 8 3						
Travelling Expenses  , Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff , Choral Association Cerney. Cinderford Cirencester Colbren Crompark Treorky Crudwell Dumbleton Gloocester Glyncorrwg Glyncorrwg Glyncorrwg Glyncorrwg Glyncorrwg Growen Aber Meetings Abe	Traa———————————————————————————————————	s. 8 6 6 13 111 7 7 15 15 17 19 19 19 19 19 19 19 19 19 19 19 19 19	ing. dd. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exx £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 12 2 7 7 2 10 2 2 12 15 10	ases d. 0 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		83 8 T£ 0 0 0 0 0 1 0 2 1 1 1 9 3 0 0 0 1 1 1 1 0 0 4 2 1	ota s. 18 8 18 10 5 16 18 10 18 5 15 11 18 18 18 18 18 18 18 18 18 18 18 18	66   .ls. d. 06 08 09 05 03 11 00 8 09 3 2 8 3 0						
Travelling Expenses  ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff. ,, Choral Association Cerney Cinderford Cirencester Colbren Crompark Treorky. Crudwell Dumbleton Gloucester Glyncorrwg	Traa———————————————————————————————————	vell s. 8 6 13 11 17 11 18 17 10 18 12 11 15 6 4 4 13 15 7	ing. dd. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exx £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 12 2 7 7 2 10 2 2 12 15 10 2	d. 0 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		83 8 T£ 000001021119300011110004210	1 2 ota s. 18 8 18 13 10 5 16 18 0 4 4 11 10 18 5 15 1 8 9 16 8 5 10	66   .ls. d. 06 08 09 05 03 11 00 8 09 3 2 8 3 0 0						
Travelling Expenses  ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff. ,, Choral Association Cerney Cinderford Cirencester Colbren Crompark Treorky. Crudwell Dumbleton Gloucester Glyncorrwg	Traa———————————————————————————————————	vell s. 8 6 13 11 17 11 18 17 10 18 12 11 15 6 4 4 13 15 7	ing. dd. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exx £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 12 2 7 7 2 10 2 2 12 15 10 2	d. 0 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		838 T£ 00000102111930001111000421000	12 ota 8. 18 8 18 10 5 16 18 0 4 4 11 10 18 5 15 1 8 9 16 8 5 10 12	66 d.d. 06 08 09 05 03 11 00 8 09 3 2 8 3 0 0 3						
Travelling Expenses  , Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff , Choral Association Cerney. Cinderford Cirencester Colbren Crompark Treorky Crudwell Dumbleton Gloucester Glyncorrwg Glyncorrwg Hereford Hopkinstown Lydney	Traa £	vell's. 8 6 13 11 17 15 11 18 17 10 18 12 11 15 6 6 4 13 15 7 9	ing. d. 0 0 2 5 7 7 6 6 9 9 9 6 6	Ex £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 2 12 2 7 7 2 10 2 2 12 15 10 2 2 2 2	0 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		8388 T£ 00 00 00 10 2 1 1 1 1 0 0 0 4 2 1 0 0 0	1 2 ota s. 18 8 18 13 10 5 16 18 0 4 4 11 10 18 5 15 1 8 9 16 8 5 10	66 d.ls.d. 06 08 09 05 03 11 00 8 09 3 2 8 3 0 0 3 6						
Travelling Expenses ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff ,, Choral Association Cerney Cinderford Cirencester Colbren Crompark Treorky Crudwell Dumbleton Gloucester Glyncorrwg and Cymmer Hereford Hopkinstown Lydney Maesteg	Traa-£	vell's. 8 6 6 111 7 7 15 11 18 17 10 18 12 11 15 17 7 9 6 5	ing. d. 0 2 5 7 6 9 8 8	Ex £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 2 2 10 5 10 2 12 2 7 7 2 10 2 2 12 15 10 2	ases d. 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		8388 T£ 0000010211193000111100042100000	12 otas. 18 8 18 10 5 16 18 0 4 4 11 10 18 5 15 11 18 9 16 18 9 16 16 16 16 16 16 16 16 16 16 16 16 16	66 d.ls.d. 06 08 09 05 03 11 00 8 09 3 2 8 3 0 0 3 6						
Travelling Expenses  , Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff , Choral Association Cerney. Cinderford Cirencester Colbren Crompark Treorky Crudwell Dumbleton Gloucester Glyncorrwg Glyncorrwg Hereford Hopkinstown Lydney	Traa £ . 00 - 00 - 00 - 00 - 00 - 00 - 00 - 14 - 11 - 00 - 00 - 01 - 11 - 00 - 00 - 00	vell's. 8 6 11 17 7 15 11 19 7 10 18 12 11 15 6 4 13 15 7 9 9 6 5 15	ing.d. 0	Exx £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 2 5 2 2 10 5 10 2 12 2 7 7 2 10 2 2 2 15 10 0	ases d. 0 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		8388 T£00000010021119300011110004210000002	ota 8. 18 18 18 18 18 18 18 18 18 18 18 18 18	66   s. d. 0 6 0 8 0 9 0 5 0 3 1 1 0 0 8 0 9 3 2 8 3 0 0 3 6 8 0						
Travelling Expenses  ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff ,, Choral Association Cerney Cinderford Cirencester Colbren Crompark Treorky Crudwell Dumbleton Gloucester Glyncorrwg Glyncorrwg Glyncorrwg Glyncorrwg Hereford Hopkinstown Lydney Maesteg Herthyr Milford Haven Newbridge	Traa £ . 00 . 00 . 00 . 00 . 00 . 00 . 00 .	vell's. 8 6 13 11 7 7 14 14 19 7 10 18 12 11 15 6 4 13 15 7 9 9 6 5 5 6	ing. d. 0 0 0 0 0 5 6 7 7 7 6 6 9 8 9 8 0 0 0 0	Exx £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	rper s. 10 2 2 10 5 10 2 2 12 2 7 7 2 10 2 2 2 5 10 0 2	ases d. 0 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		838 T£ 0000001102111000421100000020	1 2 ota. 18 8 18 13 10 5 16 18 0 4 4 11 10 18 5 5 15 1 8 9 16 8 5 10 12 2 11 15 5 8	66   ls. d. 06 08 09 05 03 11 00 8 09 3 2 8 3 0 0 3 6 8 0 0 6						
Travelling Expenses  ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff. ,, Choral Association Cerney Cinderford Cirencester Colbren Crompark Treorky. Crudwell Dumbleton Gloucester Glyncorrwg Glyncorrwg Glyncorrwg Glyncorrwg Hereford Hopkinstown Lydney Maesteg Merthyr Milford Haven	Traa £ . 00 . 00 . 00 . 00 . 00 . 00 . 00 .	vell's. 8 6 13 11 7 7 14 14 19 7 10 18 12 11 15 6 4 13 15 7 9 9 6 5 5 6	ing. d. 0 0 0 0 0 5 6 7 7 7 6 6 9 8 9 8 0 0 0 0	Exx £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	rper s. 10 2 2 10 5 10 2 2 12 2 7 7 2 10 2 2 2 5 10 0 2	ases d. 0 6 0 6 6 6 0 0 0 6 6 6 6 6 6 6 6 6 6		8388 T£00000010021119300011110004210000002	1 2 ota. 18 8 18 13 10 5 16 18 0 4 4 11 10 18 5 5 15 1 8 9 16 8 5 10 12 2 11 15 5 8	66   ls. d. 06 08 09 05 03 11 00 8 09 3 2 8 3 0 0 3 6 8 0 0						
Travelling Expenses  ,, Conferences and other Meetings: Aberaman Abergavenny Aberyschan Barry Blackwood Blaenavon Bream Brecon Bridgwater Caerau Cardiff ,, Choral Association Cerney Cinderford Cirencester Colbren Crompark Treorky Crudwell Dumbleton Gloucester Glyncorrwg Glyncorrwg Glyncorrwg Glyncorrwg and Cymmer Hereford Hopkinstown Lydney Maesteg Merthyr Milford Haven Newbridge Newport	Traa	vell's. 8 6 13 111 7 7 111 11 11 11 11 11 11 11 11 11	ing. d. 0 0 0 0 0 5 6 7 7 7 6 6 9 8 9 8 0 0 0 0	Exx £ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	per s. 10 2 5 10 2 10 2 12 15 10 0 2 12 15 10 0 2 12 15 10 0 2 12 15 10 0 12 15 10 10 10 10 10 10 10 10 10 10 10 10 10	ases d. 0 6 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		8388 T£ 00000010211193000111100042110000000000000000000000000	1 2 ota. 18 8 18 13 10 5 16 18 0 4 4 11 10 18 5 5 15 1 8 9 16 8 5 10 12 2 11 15 5 8	66   ls. d. 06 08 09 05 03 11 00 8 09 3 2 8 3 0 0 3 6 8 0 0 6 5		4	0	35058	2 1	

Brought forward		m
Brought forward		Travelling. Expenses. Totals.
Penarth	Brought forward	41 4 10 18 5 0 59 9 10 41 4 0 85058 2 10
Pontardawe	By Conferences, &c continued :-	1 0 7 0 17 0 3 27 7
Pontardulais. 0 9 10 0 2 6 0 12 4 Ponthewydd 0 2 8 0 2 6 0 4 9 Pontypool 0 3 8 9 0 2 6 0 6 3 Pontypool 0 1 1 17 6 6 0 6 3 Pontypridd. 6 9 10 1 17 6 6 0 11 4 Port Talhot 0 19 0 5 0 0 16 9 Ross. 0 4 6 6 0 2 6 0 7 0 Sennybridge 0 8 2 0 10 0 0 18 2 Sketty 0 7 3 0 2 6 0 6 5 11 Ton 1 2 5 0 0 16 9 Swansea 2 2 10 1 2 6 3 5 4 Traibach 0 3 5 5 0 2 6 6 0 5 11 Ton 2 3 5 1 5 0 2 6 6 0 5 11 Ton 2 3 5 1 5 0 2 6 6 0 5 11 Ton 2 3 5 1 5 0 2 6 6 0 5 11 Ton 2 3 5 1 5 0 0 8 8 5 Torquay—Women's Guild Conference. 1 18 7 0 10 0 2 8 7 Treboeth 0 6 0 2 6 0 2 6 Trebarris 0 7 0 10 0 2 8 7 Treboeth 0 7 11 0 2 6 0 2 6 Trebarris 0 7 0 11 0 2 6 0 2 6 Trebarryspok. 0 18 9 0 10 0 1 1 8 9 Wootbournelige 0 18 9 0 10 0 1 1 8 9 Wortbournelige 0 10 6 0 10 0 1 0 6 Ynysybwl 0 10 6 0 10 0 1 1 8 9 Ystalyfera 0 3 8 0 2 6 0 5 9  Gloucester and Hereford District Association 26 4 6 Brecon, Mommouth, and East Glamorgan District Association Freence 1 18 7 0 10 0 2 8 7 1 9 West Wales District Association 36 9 3 Mid-Glamorgan District Association 41 18 0 Treasurer's Honorarium 3 3 0 0 1 1 18 0 Treasurer's Honorarium 3 3 0 0 1 1 19 9 11  DR  BALANCES.  By Cash in bands of Treasurer of Irish Executive 0 1 14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Pontardawe	. 1 0 5 0 15 0 1 15 5
Pontnewydd	Pontardulais	. 0 9 10 0 2 6 0 12 4
Pontypridd.	Pontnewydd	. 0 2 3 0 2 6 0 4 9
Port Talbot	Pontypool	6 9 10 1 17 6 8 7 4
Resolven.	Port Talhot	. 0 6 9 0 5 0 0 11 9
Sennybridge	Resolven	. 0 11 9 0 5 0 0 16 9
Sketty		. 0 8 2 0 10 0 0 18 2
Swansea	Sketty	. 0 7 8 0 2 6 0 9 9
Ton	Swansea	. 2 2 10 1 2 6 3 5 4
Torquay—Women's Guild Conference	Ton	. 2 3 5 1 5 0 3 8 5
Treboeth 0 6 9 0 2 6 0 9 3 Upper Lydbrook 0 7 11 0 2 6 0 9 8 Upper Lydbrook 0 7 11 0 2 6 0 10 5 Wootton-un-Edge 0 18 9 0 10 0 1 8 9 Vnysbir 0 10 6 0 10 0 1 0 6 Vnysbir 0 10 6 0 10 0 0 1 0 6 Vnysbir 0 10 6 0 2 6 0 13 0 Vnysbir 0 10 6 0 2 6 0 13 0 Vnysbir 0 10 6 0 2 6 0 13 0 Vnysbir 0 10 6 0 2 6 0 13 0 Vnysbir 0 10 6 0 2 6 0 13 0 Vnysbir 0 10 6 0 2 6 0 13 0 Vnysbir 0 10 6 0 2 6 0 13 0 Vnysbir 0 10 6 0 2 6 0 15 9 Vnysbir 0 10 6 0 2 6 0 15 9 Vnysbir 0 10 6 0 2 6 0 15 9 Vnysbir 0 10 6 0 2 6 0 15 9 Vnysbir 0 10 6 0 2 6 0 15 9 Vnysbir 0 10 6 0 2 6 0 15 9 Vnysbir 0 10 6 0 2 6 0 15 9 Vnysbir 0 10 6 0 2 6 0 15 9 Vnysbir 0 10 10 0 1 10 0 10 0 1 10 0 10 0	Torquay—Women's Guild Co	1-
Treharris	ference	
Upper Lydbrook. 0 7 11 0 2 6 0 10 5 Wootton-un-Edge 0 18 9 0 10 0 1 8 9 Ynyshir 0 10 6 0 2 6 0 13 0 Ynyshir 0 10 6 0 2 6 0 13 0 Ystalyfera 0 3 8 0 2 6 0 5 9  61 4 3 27 5 0 88 9 3  GRANTS TO DISTRICT ASSOCIATIONS: - Gloucester and Hereford District Association 20 17 1 West Wales District Association 36 9 3 Mid-Glamorgan District Association 36 9 3 Mid-Glamorgan District Association 24 18 3  Mid-Glamorgan District Association 37 9 Hire of Rooms. 1 18 0 Treasurer's Honoravium 20 12 4 1  BALANCES. £ s. d.  By Cash in hands of Treasurer of Irish Executive 0 14 1 Midland Section 24 18 10  Treasurer's Honoravium 36 16 10  """ South-Western Section 36 16 10 """ South-Western Section 14 4 11 """ Cashier Central Office 30 3 119 9 11  E35436 7 11  DR BANKING ACCOUNT. Ca.  By Withdrawals 17555 18 9 "Commission 12 15 10 "" Balance 3004 1 3 """ Balance 3004 1 3	Treharris	. 0 6 9 0 2 6 0 9 3
Ynyshir	Upper Lydbrook	. 0 7 11 0 2 6 0 10 5
Ystalyfera	Wootton-un-Edge	. 0 18 9 0 10 0 1 8 9
GRANTS TO DISTRICT ASSOCIATIONS: - Gloucester and Hereford District Association   26   4   6   6   6   6   6   6   6   6		
## Second Company Control   Second Contr	Ystalyfera	. 0 8 8 0 2 6 0 5 9
## Second Company Control   Second Contr	•	61 4 3 27 5 0 88 9 8
Cash in hands of Treasurer of Irish Executive   Cash in hands of Treasurer O		
Cash in hands of Treasurer of Irish Executive   Cash in hands of Treasurer's Honoravium   South-Western Section   South-West	GRANTS TO DISTRICT ASSOCIATIONS	_
tion	Gloucester and Hereford Distric	Association 26 4 6
West Wales District Association	Brecon, Monmouth, and East G	amorgan District Associa-
Mid-Glamorgan District Asso lation	West Wales District Association	
Miscellaneous Expenses:-   General Printing	Mid-Glamorgan District Asso ia	on 24 18 3
General Printing.		108 9 1
Postages	" MISCELLANEOUS EXPENSES:—	19 4 1
Hire of Rooms.	Postages	3 7 9
BALANCES.  By Cash in hands of Treasurer of Irish Executive 014 1  """ Midland Section 24 18 10  """ Northern Section 611 8  """ Scottish Section 36 16 10  """ " South-Western Section 14 4 11  """ Cashier Central Office 14 4 11  Essays 7 11  DR  BANKING ACCOUNT.  CR.  BANKING ACCOUNT.  CR.  Sy Withdrawals 17555 18 9  "Commission 12 15 10  "Commission 12 15 10  """ Cash Deposits 17742 0 8  """ Dividend 31 12 4  """ Interest 78 2 8	Hire of Rooms	
BALANCES.  By Cash in hands of Treasurer of Irish Executive	Treasurer's Honoratium	20 12 10
BALANCES.  By Cash in hands of Treasurer of Irish Executive		010.4%
BALANCES.  ### s, d. 0 14 1 0 14 1 0 14 1 0 14 1 0 14 1 0 14 1 0 14 1 0 14 1 0 14 1 0 14 1 0 14 1 0 14 1 0 14 1 0 14 1 0 14 1 0 14 1 0 15 1 0 16 0 9 0 17 1 0 18 10 1		
By Cash in hands of Treasurer of Irish Executive 0 14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		200 10 2
By Cash in hands of Treasurer of Irish Executive 0 14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	,	ALANCES.
Midland Section		£ s. d.
Northern Section	Mid	
DR   BANKING   ACCOUNT   Let   Solution   Let	Nor	hern Section 6 11 8
DR BANKING ACCOUNT.    St January, 1911	Sco	tish Section 30 10 10
Cashier Central Office   20 8 8   119 9 11	" " "	
DR BANKING ACCOUNT.  St January, 1911:—  1st January, 1911:—  St S. d.  To Balance  1st December, 1911:—  Cash Deposits  17742  31st December, 1911:—  Cash Deposits  17742  31st December, 1911:—  By Withdrawals  17555 18 9  Commission  12 15 10  Balance  3004 1 3  11 12 4  Interest  2028 TO White	Clarkian Contra	Office 20 3 3
DR BANKING ACCOUNT.    1st January, 1911:—	,	119 9 11
St January, 1911 :-		£35436 7 11
St January, 1911 :-		•
St January, 1911 :-		
1st January, 1911:—     £ s. d.       To Balance     2721 0 7       31st December, 1911:—     By Withdrawals     17555 18 9       Cash Deposits     11742 0 8       31 12 4     By Balance     3004 1 3       31 12 4     31 12 4	D <sub>R</sub> BA	KING ACCOUNT. CR.
To Balance		
To Balance	1st January, 1911:-	s. d. S1st December, 1911:- £ s d.
, Cash Deposits	To Balance 27	1 0 7 By Withdrawals
, Cosh Cosh San 12 4 , Dividend	31st December, 1911:—	9 0 8 Ralance 3004 1 8
", Interest		1 12 4
£20572 15 10 £20572 15 10		
£20572 15 10 £20572 15 10		
	6005	
	£205	2 15 10 £20572 15 10

# HUGHES SCHOLARSHIP FUND.

FUND ACCOUNT.	£ s. d. By Investment in Co-operative Wholcsale Society	62000 0 0	INTEREST ACCOUNT.	### S. d. By Cash due to Co-operative Union, 1st January, 1911 ### S. Cash in hands Co-operative Union, 31st December, 1911   69 8   1916   100 0   10	£179 15 £179 15
DR.	To Scholarship Fund			To Interest Received during the year:— English Wholesale Society	

NEALE	SCHOLA	RSHIP F	UND.		645
	000	0	9000	1 0	
		0 0	%00 000 100 100 100 100 100 100 100 100	£328 ]	
C <sub>B</sub> .	£ 1300 700	£2000	100 100 128	₩ 90	
NEALE SCHOLARSHIP FUND.	By Investment in Co-operative Wholesale Society	£2000 0 0 0 INTEREST ACCOUNT.	1911.  By Cash baid to Scholar during the year  "Transferred to "Hughes" Fund  "Cash in hands of Co-operative Union, 31st December, 1911		
NEALE SCHOL	To Scholarship Fund \$2000 0 0	£2000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	To Cash in hands of Co-operative Union, 1st January, 1911 248 5 4 ". Interest Received during the year:— English Wholesale Society	£938 1 0	

0.10			Dono	C		
646			BALA		EET.	П
		5 6		0 0 0	2 11 1 3 1 3 1 1 3	0 3
CR.	£ 8. 860 15 100 0	432		18 9		
Ö	·	,	1		CO CO	£6747
SHEET.	Stock-in-Trade—Estimated Fixtures—Estimated INTESTALEN'S: Shares—Co-op. Wholesale Society, last year £1275 0 0 Additional Shares—Trade Dividend	Loans—Co-operative Wholesale Soc., last year £188 9 7  Loans—Share and Loan Interest, and Trade Dividend  Shares—Sootish Wholesale Society, last year. £58 11 0	£15 11 1	Shares—Co-operative Newspaper Society Loans—Co-operative Newspaper Soc., last year £56 8 5 Share and Loan Interest since	Shares—Manchester & Salford Co-op. Society. £1 0 0 Trade Dividend and Interest since	
Ö	d.	0 8 9 4 0				(m)
BALANCE	જે :		800 0 1 11 4933 13			£6747 0
H		145 128 128 69 69 786	493 80			£674
3 A	s. d. 0 0 14 10 14 10 0 0	: : : : :	::::			
щ	£ s. d. 822 0 0 4 14 10 826 14 10 5 0 0	: : : : :	; ; ; ;			
Dв.	Share Capital, as per last Report. 822 , " received since	uno u o u	Loan from Women's Co-operative Guild Cash due to Southern Sectional Secretary Balance			

I have carefully examined the books and accounts of the Co-operative Union for the financial year ended 31st December, 1911, and compared all counterfoils of acknowledgments for eash received, and vouchers for all payments made, and T. WOOD, hereby certify the above statement of accounts as correct.

Doansgate Arcade, Manchester.

PUBLIC AUDITOR.

£1311 9 2

### HOLYOAKE MEMORIAL.

Statement of Accounts of the New Building Fund up to 31st December, 1911.

### CASH ACCOUNT.

# s. d. To Subscriptions	By Land and Buildings
Bank A	CCOUNT.
To Deposits	By Withdrawals
	,, Stamping Agreements 5 0 0
	,, Balance 5266 11 2
£24350 6 1	£24850 6 1
PROPERTY REV	ENUE ACCOUNT.
To Expenses	By Rents
£411 13 4	£411 13 4
INCOME AND EXPR	ENDITURE ACCOUNT.
# s. d. To Cost of Holyoake Grave	By Transfer (Owen Memorial Fund)   90 13 8     90 13 8

### BALANCE SHEET.

£1311 9 2

To Subscriptions	23027	6	6	Assetts.  By Land and Buildings ,, Furniture and Fittings ,, Balance in Bank	990	16	8
				_	23523	-	_
	€23523	10	G	2.	20020	10	**

# ALL CO-OPERATIVE SOCIETIES SHOULD JOIN THE

# **CO-OPERATIVE UNION LTD.**

The Union is an Association of Co-operative Societies for the defence of Co-operative principles, and to give advice to Societies in need of same, either in connection with Legal Business or Educational Work.

# THE MISSIONARY, ORGANISER, AND ADVISER OF THE

# CO-OPERATIVE MOVEMENT.

Divided into Eight Sections—Irish, Midland, Northern, North-Western, Scottish, Southern, South-Western, and Western Sections.

Sub-Divided into 62 District Associations.

Controlled by a duly elected Central Board of 67 members.

# IN MEMBERSHIP—

1,262 Co-operative Societies, representing 2,625,757 Individual Members, or  $95^{\circ}2$  per cent of the total membership of the Co-operative movement.

# NOT IN MEMBERSHIP-

269 Co-operative Societies, representing 134,774 Individual Members, or 4.8 per cent only of the total membership of the Co-operative movement.

# CONDITIONS OF MEMBERSHIP—

Any Co-operative Society may become a member of the Co-operative Union by payment of the sum of 14d. per member per annum.

Full particulars in regard to the work and objects of the Union may be had on application to the Central Office:

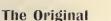
# Holyoake House, Hanover Street, Manchester,

Or any of its Branch Offices:

263, WALLACE STREET, KINGSTON, GLASGOW. 99, LEMAN STREET, LONDON, E. 84. WESTMORLAND ROAD. NEWCASTLE-ON-TYNE. EXPERTS IN CHECK SYSTEMS.



All Employees receive full Trade Union Wages and Work the Forty-eight Hours Week in all Departments.



# CO-OPERATIVE PRINTERS.

ESTABLISHED IN BALLOON STREET, 1869.

Copyright Proprietors of

XL, Failsworth, "Eccles," and FIELDING-WOOD CHECK SYSTEMS.

"SIMPLEX" SYSTEM OF PENNY BANK ACCOUNTS.

Also Makers of the "CLIMAX" CHECK BOOKS.

ACCOUNT BOOKS for Co-operative, Friendly, and Trade Organisations.

Shop Papers, Paper Bags, Twine, &c.

# LIBRARY BINDING.

Illustrated Co-operative BOOK (32 pages) & SHEET ALMANACS.

CHROMO ALMANACS FOR 1913.



Estimates on application to the

# CO-OPERATIVE PRINTING SOCIETY

118, CORPORATION STREET, MANCHESTER;

Or Branches-

RUTHERFORD STREET, NEWCASTLE-ON-TYNE. TUDOR STREET, LONDON, E.C.

# Co-operative Wholesale Society Limited.



Enrolled 11th August, 1863. Business commenced 14th March, 1864.

# Wholesale Grocers, Provision Dealers, Drapers,

Dealers in Woollens, Ready-made Clothing, Boots, Shoes, Brushes, Crockery, Carpets, Furniture, Coal, &c.; Manufacturers, Millers, Printers, Bookbinders, Boxmakers, Lithographers, Shipowners, Butter Factors, Lard Bacon Curers, Fruit Growers, Drysalters, Spice Grinders, Curriers, Iron Founders, and Tinplate Workers, Feilmongers, &c.; Tea Growers, Blenders, Packers, and Importers.

> SHIPPERS - Owners of Steamships "FRATERNITY," "NEW PIONEER," "DINAH," and "BRITON."

Registered Office, Bank, and Shipping Department :- 1, Balloon St., Manchester. Grocery and Provision Warehouses; -- Balloon Street and Corporation Street, Manchester. Paper and Twine Warehouse: - Corporation Street, Manchester.

Drapery Warehouses: - Balloon Street and Dantzic Street, Manchester. Woollens and Ready-made Clothing Warehouse: - Dantzic Street, Manchester. Boot and Shoe Warehouse :- Balloon Street, Manchester.

Saddlery Warehouse :- Balloon Street, Manchester. Furniture Warehouse:-Corporation Street, Manchester. Carpet and Floorcloth Warehouse :- Corporation Street, Manchester. Coal Department :- Balloon Street, Manchester.

Branches: - West Blandford Street, Newcastle-upon-Tyne; and Leman Street, London, E.

Purchasing and Forwarding Depôts:-

Liverpool, Manchester, Goole, Garston, Bristol, Northampton, Cardiff, Longton, and Jersey; Cork, Limerick, Tralee, and Armagh (Ireland); New York (America); Montreal (Canada) (Copenhagen, Aarhus, Odense, Herning, and Espierg (Denmark); Gothenburg (Sweden); Rouen (France); Sydney (Australia); and Denia (Spain).

Sale and Sample Rooms: — Leeds, Nottingham, Blackburn, Huddersfield, and Birmingham. Hide and Skin Depots:—Newcastle, Manchester, Leeds, and Beeston.

Fellmongering, &c.:—Pontefract.

Manufacturers of Flour, Butter, Lard, Biscuits, Sweets, Preserves, Candied Peels, Pickles, Cocoa, Chocolate, Soap, Candles, Glycerine, Starch, Tobacco, Cigars, Cigarettes, Snuff, Paints and Yarnish, Boots and Shoes, Saddlery, Woollens, Grey Cotton Cloths, Clothing, Shirts, Mantles, Underclothing, Corsets, Millinery, Flannels, Hosiery, Silesias, Pants, Ladies' Underwear, Cardigans, Furniture, Hardware, Brushes, Mata, &c.

# THE PRESENT POSITION

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

Shareholders societies), \$ 2 Millions.

Capital, - - over  $7\frac{1}{4}$  Millions.

Reserve Funds, nearly  $1\frac{1}{2}$  Millions.

Land, Buildings, &c.,  $\frac{1}{8}4\frac{1}{2}$  Millions.

Depreciation, - over  $2\frac{1}{2}$  Millions.

Sales for Year, nearly 28 Millions.

Total Sales, - nearly 439 Millions.

Total Profit, - nearly  $7\frac{1}{4}$  Millions.

Bank Turnover, over 146 Millions.

Direct Imports, nearly  $7\frac{1}{4}$  Millions.

OF THE

Own Manufactures, nearly 7 Millions.

CO-OPERATIVE WHOLESALE SOCIETY.

# The Scottish Co-operative Wholesale Society Limited.

ESTABLISHED 1868.

# PRODUCTIVE DEPARTMENTS.

# SHIELDHALL, near GLASGOW.

Tannery.
Boot and Shoe Factory
Cabinet Factory.
Preserve Factory.

Brush Factory. Tobacco Factory. Hoslery Factory. Pickle Factory.

Artisan Clothing Factory.
Printing Department.
Tinware Department.
Confection Factory.

Coffee Essence Factory.
Chemical and Sundries Department.

# PAISLEY ROAD, DUNDAS STREET, PATERSON STREET, AND PARK STREET, GLASGOW.

Ham-curing and Sausage Department. Bespoke Talloring and Mantle Making. Waterproof and Umbrella Factories. Skirts and Underclothing. Cart and Van building Department. Saddlery Department. Aerated Water Factory. Carting Department

Electrical Department.

REGENT FLOUR MILLS, PARTICK, GLASGOW.
JUNCTION MEAL AND FLOUR MILLS, LEITH.
CHANCELOT ROLLER FLOUR MILLS, EDINBURGH.

Aerated Water Factory, Leith.

PAISLEY.

Potterhili Laundry and Dress Shirt Factory.

WIGTOWN.

Bladnoch Creamery.

ARERDEEN.

Fish-curing Works

SELKIRK.

Ettrick Tweed Mills.

STIRLING.

Aerated Water Factory.

ENNISKILLEN.

Creameries and Depot.

GRANGEMOUTH.

Soap Works.

DUNFERMLINE.

Aerated Water Works.

CALDERWOOD ESTATE, LANARKSHIRE.

# Co-operative Wholesale Society Limited.

ESTABLISHED 1868.

Registered Address and General Offices;

# 95, MORRISON STREET, GLASGOW.

### DISTRIBUTIVE DEPARTMENTS.

GROCERY AND PROVISION WAREHOUSE: Paisley Road, Crookston Street, Park Street, and Clarence Street, Glasgow.

GROCERY AND PROVISION BRANCHES: Leith, Kilmarnock, Dundee, and Enniskillen.

DRAPERY WAREHOUSE: Dundas Street, Paterson Street, and Wallace Street, Glasgow.

BOOT AND SHOE WAREHOUSE: 129, Dundas Street, Glasgow.

FURNITURE AND STATIONERY WAREHOUSE: 95, Morrison Street, Glasgow.

FURNITURE WAREHOUSE AND DRAPERY AND BOOT SAMPLE ROOM: Chambers Street, Edinburgh.

Turnover for 1911	£7,851,079
Value of Goods Manufactured	£2,344,995
Total Profit for 1911	£308,890
Total Capital at December, 1911	£3,171,459
Reserve and Insurance Funds	£666,587

Total Sales from Commencement £137.618,346

HE Society is a Federation of 274 Co-operative Societies in Scotland, holding among them at December, 1911, 431,045 Shares of the value of £1 each. For the year 1911 £261,315 was allocated to Societies as Dividends on Purchases. Working Expenses, Distribution, &c., including Interest on Capital and Depreciation, were at the rate of 6d. per £ on value of goods turned over. The sum of £1,561,484 has been expended on Buildings, Plant and Machinery. These have been depreciated by £1,052,751, and their book value at December, 1911, was £508,653.

The Society has joint buying arrangements with the Co-operative Wholesale Society Limited, of England, in many important Continental Centres; in the United States and Canada; and is joint owner with the Co-operative Wholesale Society of Tea Estates in Ceylon.

NUMBER OF EMPLOYEES .. .. 7,921.

### TME

# Co-operative Insurance Society

LIMITED.

### ESTABLISMED 1867.

### DIRECTORS:

Chairman: T. WOOD, Manchester.

WM. BAMFORTH, Manchester. MARK H. CLEAR, Sheerness.

JOHN DEWAR, Cathcart. J. M. EVANS, Ebbw Vale (Mo 1.).

J. H. FORSYTH, Glasgow.

B. HEPWORTH, Heckmondwike. J. SHARPLES, Blackburn.

W. A. HILTON, J.P., Bolton. J. C. HOWITT, Hucknall Torkard.

JOHN OLIVER, J.P., Gateshead.

T. RAWLINSON, Blackpool.

W. H. SCHOFIELD, J.P., Rochdale.

# **AUDITORS:**

C. J. BECKETT, Darwen, and C. CRABTREE, Hebden Bridge.

# BANKERS:

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

CLAIMS PAID INSURANCE FUNDS - £500,000. £365,000.

Departments of Business:

LIFE, FIRE, ACCIDENT, MOTOR VEHICLE, PLATE GLASS, FIDELITY, BURGLARY, and WORKMEN'S COMPENSATION.

# ACCIDENT INSURANCE FOR COMMITTEES.

Being Employers, the Committees of Co-operative Societies are not entitled in case of accident, while on their Society's business, to compensation under the Workmen's Compensation Act. To provide for such cases a method of Collective Personal Accident Insurance has been devised for the benefit of Committee-men while performing the duties of their office.

# The Co-operative Insurance Society Limited.

# COLLECTIVE LIFE ASSURANCE.

The Premiums and Claims are in proportion to the purchases by Individual members. All purchasing members are assured under one Policy; thus a saving of nearly 40 per cent is effected when compared with the cost of weekly collections. A Co-operative Society may effect either of the following Assurances :-

- 1. At Death of members (Single and Joint).
- 2. At Death of members, including married couples whether both are members or only one of them is.
- 3. At Death of members, including married couples as in No. 2, above, also including children from six months to 16 years of age.

# Progress of Collective Life Assurance since its introduction in April, 1904.

The state of the s														
Year Ended		No. of Societies		Members.	Pr'mium.	Claim	Divisible							
		Assured.										No. Amount.		Surplus.
					£		£	£						
31st December,	1904		5	17,500	1,027	61	421							
,,	1905		16	32,600	2,977	262	1,934	1,159						
. ,	1906		27	48,400	4,579	495	3,195	1,389						
,,	1007		55	77,000	7,933	805	5,747	1,900						
,,	1908		94	126,832	13,108	1,172	7,776	4,852						
"	1909		158	231,181	22,325	2,012	13,805	7,800						
11	1910		277	441,979	47,291	4,222	28,254	17,000						
"	1911		346	622,822	72,902	8,915	54,006	16,000						

Between 31st December, 1911, and 20th June, 1912, twenty-one additional Societies, with an aggregate membership of 28,373, have adopted Collective Life Assurance. More than one million persons are now assured in this branch.

# The Co-operative Insurance Society Limited is

# A FEDERATION OF 980 CO-OPERATIVE SOCIETIES.

Full information and Application Forms for Membership, Insurance, or Agency may be obtained at the Offices of the Society, viz.:

### CHIEF OFFICE:

# 109, CORPORATION STREET, MANCHESTER.

### BRANCH OFFICES:

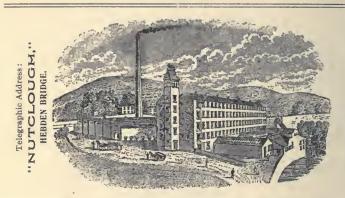
Glasgow: 23-27. Morrison Street. Edinburgh: 12, Shandwick Place. Newcastle-upon-Tyne: 84, Westmorland Road.

Cardiff: 53, Queen Street.

Bradford: 65, Sunbridge Road. London: 14, Red Lion Square, Holborn, W.C. Dublin: 3. Commercial Buildings. Dame Street.

# Hebden Bridge Fustian Manufacturing Co-operative Society

LIMITED.



Telephone No. 50.

# To Members of Co-operative Societies-

When ordering Fustian Clothing at your Stores, insist on having those from the Co-operative Factory at Nutclough.

ALL KINDS OF

# FUSTIAN CLOTHING,

Ready-made and to Measure. Neatly Cut and Finished.

Samples and Prices to Co-operative Societies on Application.

# Nutclough, Hebden Bridge, Yorkshire.

AGENTS—The Co-operative Wholesale Society, Manchester, Newcastle-on-Tyne, and London, and the Scottish Wholesale Society, Glasgow.

Every Co-operator should Read the

# "MILLGATE MONTHLY,"

9

A Popular Progressive Magazine Issued by the Co-operative Newspaper Society Limited.

Monthly.

3d

 $\mathcal{M}$ onthly.

### INTERESTING. 🗻 ILLUSTRATED. 🎿 INTERNATIONAL.

CONTRIBUTIONS BY THE LEADING
—— WRITERS OF THE DAY.——

The only high-class Magazine owned by the People for the People, and the only Periodical of its kind issued at

## THREEPENCE.

It is the duty of every Co-operator to support the "Millgate Monthly," because it is his own property.

ON SALE AT THE STORES AT THE END OF EACH MONTH.

Publishers:

The Co-operative Newspaper Society Limited,

"Co-operative News" Building,

LONG MILLGATE, MANCHESTER.

## BURNLEY SELF-HELP LTD.

REGISTERED OFFICE:

6, CHURCH STREET, MANCHESTER.

MAKERS OF

Shirtings, Flannelettes, Silesias, Linenettes, Lustres, and Sateens;

ALSO

Grey Cloths in Jeans, Twills, and Plains.

ALL COMMUNICATIONS TO WAREHOUSE, MANCHESTER.

National Telephone, 138 Burnley. National Telephone Co., 3,010 City, Manchester. HEALEY ROYD MILL, BURNLEY.

# TME LEICESTER Co-operative Printing Society

LIMITED.

ratemera erant merare an area and area erant area erant area.

Letterpress and Lithographic Printers, . .

Account Book Manufacturers, Bookbinders,

Established 1892 for the production of every requisite in Printing and Stationery for Store, Office, Workshop, or Propaganda. Inquiries invited.

48-Hour Week. Trade Union Wages paid in all Departments.

----

Office:—CHURCH GATE, LEICESTER.

INSIST ON MAYING AN

# "IDEAL" COSTUME .... or SUIT.



Absolutely the Best. Best for Wear. Best for Style. Best for Value.

Every Garment sold is made under co-partnership conditions of labour, on premises which are acknowledged to be the Best for the Tailoring in the country.

—xx

REFUSE IMITATIONS

HAVE ONLY THE "IDEAL."

----**₩**₩----

The Ideal Clothiers Limited.

WORKS: MILL ROAD, WELLINGBOROUGH.

'Equity' and 'Aspasia' Brands of Boots and Shoes Should be Stocked by all Co-operative Societies.

-----

All our Goods are made under Co-partnership conditions by Trade Union labour.

Smart Designs. Latest Models. Wear Guaranteed.

TRADE UNION STAMP No. 2 ON ALL GOODS.

Nat. Tel. 366 Leicester. 5056 City, Manchester.

Office and Works: Western Road, LEICESTER.

Branch Warehouse: 12. Cannon Street, Manchester.

Boot and Shoe Manufacturing Society Limited.

## PAISLEY

#### **CO-OPERATIVE MANUFACTURING**

SOCIETY LIMITED. & & & &

CO-OPERATORS CAN BE SUPPLIED AT THEIR OWN STORES WITH THE FOLLOWING GOODS MANUFACTURED BY THE P.C.M.S., VIZ,:-

"PACOMA" THOROUGHLY SHRUNK CLOTHS.

Shirtings, Shirts, Skirtings, Skirts, Ladies' Dress Tweeds and Serges, Gents' Serges Ladies' and Children's Blouses and Underclothing, Shawls, Shawlettes, Mufflers, Scarfs, &c.

++++

GUARANTEE ALL GOODS BEARING THE ABOVE REGISTERED MARK ARE THOROUGHLY SHRUNK.

For LADIES', GIRLS', and BOYS'

## **BOOTS and SHOES**

TRY THE

## SILEBY EXCELSIOR

CO-OPERATIVE

## BOOT AND SHOE MANUFACTURING SOCIETY.

TRADE UNION STAMPED GOODS.

MADE UNDER CO-PARTNERSHIP PRINCIPLES. Samples sent to any Societies, Carriage Paid.

Works: Brook Street, Sileby, near Leicester.

## Wigston Hosiers Ltd.,

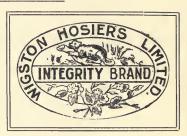
PADDOCK STREET, WIGSTON.

MANUFACTURERS OF THE "INTEGRITY" BRAND HOSIERY AND UNDERWEAR.

THE TRADE MARK BEING A
GUARANTEE OF ITS VALUE AND
RELIABILITY.

SOCIETIES WOULD DO WELL TO GIVE THIS BRAND A TRIAL.

The Employees are all Trade Unionists, and the Profits are divided between Capital, Labour and Customer.



SAMPLES SENT TO SOCIETIES ON APPLICATION—CARRIAGE PAID

# MANUFACTURING SOCIETY LIMITED,

DARTFORD ROAD, LEICESTER.

CO-OPERATORS AND TRADE UNIONISTS

Should ask at their Stores for

SELF=HELP BRAND



BOOTS and SHOES.

SATISFACTION GUARANTEED.

LOOK OUT FOR THE TRADE UNION LABEL.

#### LABOUR CO-PARTNERSHIP.

## THE LONDON CLOTHIERS

REGISTERED 1901.

LIMITED.

COMMENCED BUSINESS 1903.

28, MINORIES, LONDON, E.

WHOLESALE

### BESPOKE and READY-MADE CLOTHIERS.

ALL GARMENTS CUT IN LATEST STYLES.

#### TRADE UNION WAGES.

PROFITS DIVIDED BETWEEN CAPITAL, LABOUR, AND PURCHASES.

A TRIAL WILL ENSURE CONFIDENCE.

#### THE SHEFFIELD

## **Cutlery Co-operative Productive Society**

Registered No. 1,633.

LIMITED

Trade Mark: "UNITY."

UNITY WORKS, ELDON STREET. SHEFFIELD.

MANUFACTURERS OF ALL KINDS OF

Table Cutlery, Fancy Pen and Pocket Knives, Razors, Butchers' Knives and Steels, Scissors, Shears, &c.

All from the Best Steel and Warranted.

Genuine British Plate or Improved Nickel Silver and Metal Goods.

Sample Orders supplied, and any of our Goods may be obtained at the Co-operative Wholesale Societies, and their Branches—Manchester, Newcastle, London, Glasgow, and Edinburgh, and from the Works.

## Che

## "Scottish Co-operator,"

#### THE ORGAN OF THE MOVEMENT IN SCOTLAND.

PUBLISHED EVERY FRIDAY.

#### CONTAINS-

Co-operative News from all parts of the Country.

Reports of all Co-operative Conferences, Society Meetings, &c.

Special Articles on Co-operative, Social, and Industrial Affairs; besides Bright, Instructive, and Interesting Articles of a general character.

#### EDITORS:

### Benry Dyer, M.A., D.Sc., LL.D. | IRr. William Reid.

The Scottish Co-operator has the largest and most extensive circulation of any Co-operative Journal in Scotland.

#### A SPLENDID ADVERTISING MEDIUM.

Societies Supplied at 4s. per 100 Copies, Carriage Paid.

PRINTERS: Scottish Co-operative Wholesale Society Limited.

Registered Office and Boardroom:

263, WALLACE STREET, KINGSTON, GLASGOW.

#### THE

## Lincoln Land and Building Society Limited.

(Incorporated under the Industrial and Provident Societies Act, 1893.)

ESTABLISHED 1872.

### Registered Office: ODDFELLOWS' HALL, UNITY SQUARE, LINCOLN.

#### **OBJECTS:**

The objects of this Society shall be to carry on the industries, trades and businesses of builders and contractors, producers, manufacturers and dealers in any of the materials employed in the construction of buildings, and of the buying and selling of land, and of **Banking**.

The Share Capital is all transferable, and consists of an unlimited number of Shares of One Pound each, payable at once, or by instalments, as follows, viz.:—One Shilling per Share on application, One Shilling per Share on allotment, and One Shilling per share per month until the Shares are fully paid up. A member can hold from one to two hundred Shares.

The Society is a "Permanent" Building Society, and persons may take up Shares at any time without having to pay up any arrears.

ANDREW HALL, CHAIRMAN. JAS. WIELD, SECRETARY.

FOR ALL KINDS OF

#### HOSIERY AND UNDERWEAR

TRY THE

# KIRKBY-IN-ASHFIELD MANUFACTURERS LTD. CO-OPERATIVE HOSIERY SOCIETY,

EAST KIRKBY, NOTTINGHAM.

Co-operators should ask at their Stores for

"ASHFIELD" BRAND Hosiery and Underwear.

SATISFACTION GUARANTEED.

SAMPLES SENT TO ANY SOCIETY—CARRIAGE PAID

### The Midland Boot Manufacturers Limited,

BLANDFORD WORKS, WELLINGBOROUGH

Makers of the well-known

## Blandford Brand

Of MEN'S, YOUTHS', and BOYS'

High-class Boots, Shoes, and Leggings.

TRADE UNION WAGES.

CO-PARTNERSHIP PRINCIPLES.

#### Telephone No. 933, Derby Co-op. Society.

You state your requirements and we do the rest. Anything from a Memorandum to an Office Ledger.

Our Title :-

### DERBY PRINTERS LTD.

Our Works:-

CASTLE STREET, DERBY.

Our Aim:-TO PLEASE OUR CUSTOMERS.

We supply "CLIMAX" CHECK BOOKS and BLOTTERS. All Styles.

# Boot and Shoe Manufacturing Society Ltd.

MANUFACTURERS OF ALL KINDS OF

Gents' and Youths' Boots and Shoes
Under the following Registered Brands:—

I. AND U. BRAND - - Reg. No. 62558A. C.P.F. BRAND - - - Reg. No. 62557A. UNITUS BRAND - - - Reg. No. 62559A.

Samples of each or all of these ranges will be sent on application to any Society in the United Kingdom for inspection. Carriage paid.

## Co-operators' Year Book for 1913,

FOR HOME, STUDY, AND WORKSHOP.

PRICE 4d. 

POST FREE, 6d.

Quantities for Cosoperative Societies-per dozen Copies, 2s. 3d.; per 100 Copies, 16s.

Co-operative Productive Federation Ltd., Alliance Chambers, Horsefair Street, Leicester.

Ready December, 1912. Special Terms for Localised Editions.

### Bradford Co-operative Cabinet Makers' Society.

ESTABLISHED 1890.

Registered Office: 57, UPPER SEYMOUR STREET, BRADFORD.

## Cabinet Makers and Upholsterers.

SHOP FITTERS AND SHOWCASE MAKERS.

Coventry Co-operative Watch Manufacturing Society Limited.

ESTABLISHED 1876.

-w-

ESTABLISHED 1876.

Manufacturers of Ladies' and Gents' Ordinary and High-class

#### GOLD AND SILVER LEVER WATCHES.

Samples sent to Co-operative Societies. List of Prices on application. Societies and others may ensure the purchase of reliable English-made Watches at very reasonable prices.

Agents: The English and Scottish Co-operative Wholesale Societies.

ONLY ADDRESS:

1. STANLEY TERRACE. ALLESLEY OLD ROAD. COVENTRY.

## The Derby Umbrella Manufacturers Limited

Make the only Co-operative-produced Umbrella, and therefore trust that Co-operators will support the Industry.

REPAIRS EXPEDITIOUSLY DEALT WITH.

Progress Works, Normanton Road, Derby.

#### ESTABLISHED 1892.

#### Calderdale Co-operative Clog Sundries Manufacturing Society Ltd.

Works and Offices:

ALMA STREET, WALSDEN, near Todmorden.

Shares, £1 each. Interest not exceeding Five per cent. Labour and Trade share in the Profits.

Being the only works where Clog Irons are manufactured on Co-operative Lines, the practical support of all friends of Co operative Production is requested.

IRONS MADE TO FIT ANY SHAPE OF SOLE.

THE

### "MORNING STAR"

SUNDRIES LIMITED.

MANUFACTURERS OF ALL KINDS OF GROCERS' SUNDRIES.

MARROWFAT PEAS, TABLE SALT, GRAVY SALT, &c.

WRITE FOR QUOTATIONS.

LANSDOWNE ROAD, LEICESTER.

For Men's Youths', and Boys' Strong Boots for Hard Wear

TRY THOSE MADE BY THE

## **Chesham Boot and Shoe Manufacturers Ltd.**

WORKERS' BOOTS OUR SPECIALITY.

Made under Co-partnership Conditions.

Warranted all Leather.

SAMPLES SENT ON APPLICATION.

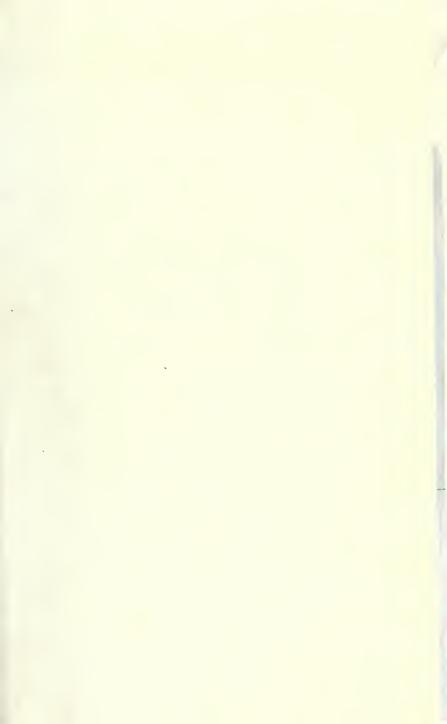
CARRIAGE PAID.

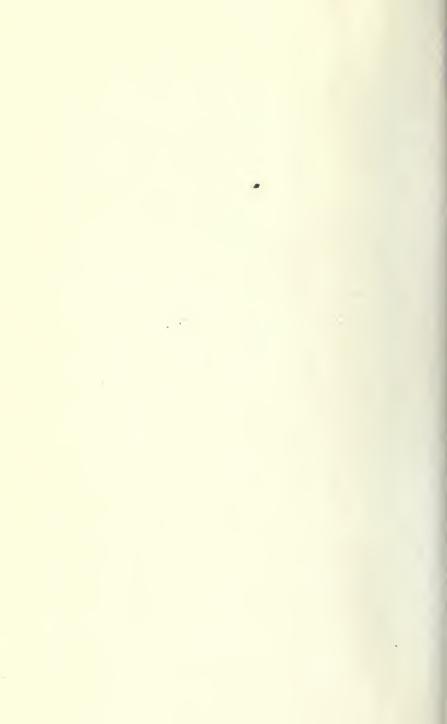
Address: -34, Gladstone Road, Chesham, Bucks. works: HIGHAM ROAD, CHESHAM, BUCKS.











HD 3485 C 54 1912

Co-operative Congress Report

(27)

PLEASE DO NOT REMOVE CARDS OR SLIPS FROM THIS POCKET

UNIVERSITY OF TORONTO LIBRARY

